# Oracle® Banking Microservices Architecture Retail Onboarding User Guide



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# Purpose

This guide provides step-by-step instructions to onboard a retail customer using Oracle Banking Enterprise Party Management.

# Audience

This guide is intended for the bankers who are responsible for onboarding retail customers into the bank.

# **Documentation Accessibility**

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these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

# Conventions

The following text conventions are used in this document:

Convention	Meaning	
boldface Boldface type indicates graphical user interface elements associ action, or terms defined in text or the glossary.		
italic	Italic type indicates book titles, emphasis, or placeholder variables for whi you supply particular values.	
monospace Monospace type indicates commands within a paragraph, URLs, code examples, text that appears on the screen, or text that you enter.		

# **Related Resources**

For more information, see these Oracle resources:

- Getting Started User Guide
- Retail 360 User Guide

# Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

# Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table Acronyms and Abbreviations

Acronym/ Abbreviation	Description
CIF	Customer Information File
КҮС	Know Your Customer
SME	Small and Medium Enterprise

# **Basic Actions**

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:



lcon	Operation
Submit	Click <b>Submit</b> to default the checklists applicable for the stage based on the application category. On verifying all the checklists and on the selection of the outcome, the task will be submitted.
Post	Click <b>Post</b> to post the comments below the <b>Comments</b> text box.
Cancel	Once you click <b>Cancel</b> , the system will ask for confirmation, and on confirming, the task will be closed without saving the data.
Hold	Click <b>Hold</b> to save the captured details and suspend the task status. The suspended task will be available in the Hold queue. This option is used if there is any pending information to be captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured.
Next	Click <b>Next</b> to save the captured details and then the system will move to the next screen. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured.
Back	Click <b>Back</b> to save the captured details and move to the previous screen.
Save and Close	Click <b>Save and Close</b> to save the captured details. If mandatory fields have not been captured, the system will display an error until the mandatory fields are captured.

Table Common Icons and its Definitions

# Symbols and Icons

The following are the symbols you are likely to find in this guide:

Symbol	Function
+	Add icon
	Edit icon
	Delete icon

Table Symbols



Table (Cont.) Symbols

Symbol	Function
	Calendar icon
×	Close icon
v .	Increase/Decrease value
J.	Maximize
R R	Minimize
•	Open a list
0	Perform search



# 1 Party Management

Party Management features allows user to onboard, amend, and view party using a work flow-based process.

#### **Retail Onboarding**

Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's product or approaches the bank for availing facility. The information collected throughout this process are stored in bank's database for future reference.

This topic contains the following subtopics:

Retail Onboarding

Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.

Retail Amendment

In the **Amendment** stage, the relationship manager can amend the information or can add additional information about a retail customer using Oracle Banking Enterprise Party Management.

Retail View

In this *retail view* stage, the relationship manager can view the information about a retail customer using Oracle Banking Enterprise Party Management.

# 1.1 Retail Onboarding

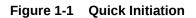
Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.

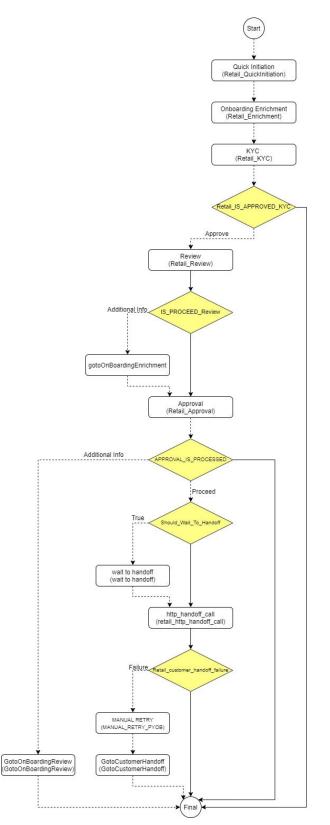
The Relationship Managers can initiate this process when the customer shows interest in any of the bank's products or approaches the bank for an availing facility. The information collected throughout this process is stored in the bank's database for future reference.

#### **Process Flow Diagram**

The flow diagram illustrating the different stages in the Retail Onboarding process is shown below for reference:









#### Onboarding Initiation

In the *Initiation* stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.

• Onboarding Enrichment In the *Enrichment* stage, the relationship manager can capture detailed information about the retail customer to be added in the Oracle Banking Enterprise Party Management.

#### KYC Check

KYC check for the retail customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC Information.

Recommendation

In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate.

#### Approval

In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage.

# 1.1.1 Onboarding Initiation

In the *Initiation* stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.

## Note:

User should have required Personal Identifiable Information (PII) access to onboard a party, if PII fields are configured. Refer to the **Oracle Banking Party Configurations User Guide** for more details.

- 1. On the Homepage, under Party Services, click Party Management.
- 2. Under Party Management, click Onboarding.

The **Onboarding** screen displays.

#### Figure 1-2 Onboarding Initiation

Onboarding	
Customer Type	
	Onboard Now Cancel

3. On the **Onboarding** screen, specify the fields. For more information on fields, refer to the field description table.



Field	Description	
Customer Type	<ul> <li>Select Retail from the drop-down values. The available options are:</li> <li>Retail</li> <li>Corporate</li> <li>Small and medium Business</li> <li>Small Medium Enterprise</li> </ul>	
Business Process Code	If required, select the desired business process code.	

 Table 1-1
 Onboarding Initiation - Field Description

4. Click Onboard Now.

The Retail Onboarding - Quick Initiation screen is displayed.

Figure 1-3	<b>Retail Onboarding - Quick Initiation</b>
------------	---

First Name	Middle Name	Last Name	Maiden Name	
Test		1		
Date of birth	Gender	Birth Country	Citizenship By	
2020-02-05	Male	▼ AL	Q Birth	•
Country of Residence	Customer Category	Application Priority	Customer Access Group	
AO		Q Medium	•	Q

5. On the **Quick Initiation** screen, specify the details. For more information on fields, refer to the field description table.

 Table 1-2
 Quick Initiation – Field Description

Field	Tield Description	
First Name	Specify the first name of the party.	
Middle Name	Specify the middle name of the party.	
Last Name	Specify the last name of the party.	
Maiden Name	Specify the maiden name of the party.	



Field	Description
Date of Birth	Specify the birth date of the party. Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer. Minor customer flag will be enabled if party is a minor customer.
	Note: Refer to the Oracle Banking Party Configurations User Guide for minor age configuration.
Gender	Specify the gender of the party. <ul> <li>Male</li> <li>Other</li> <li>Do Not Wish to Disclose</li> <li>Female</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Birth Country	Country of birth of as per basic information of the party.
	Note: The list of countries are available as per configuration in Common Core Maintenance for Country Code.
Citizenship By	Method through which citizenship is acquired by the party. <ul> <li>Birth</li> <li>Acquire</li> <li>Others</li> <li>Residence</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.

Table 1-2	(Cont.) Quick Initiation – Field Description
-----------	--



Field	Description	
Country of Residence	Country of residence as per basic information of the party.	
	Note: The list of countries are available as per configuration in Common Core Maintenance for Country Code.	
Customer Category	Category of party as per basic information of the party.	
Application Priority	<ul> <li>Select the priority of the party onboarding application from the drop-down list. The available options are:</li> <li>Low</li> <li>Medium</li> <li>High</li> </ul>	
Customer Access Group	Click <b>Search</b> and select the user access group for a party.	
	Note: Customer Access Groups are available as per configuration in Common Core Maintenance for Customer Access Group.	

#### Table 1-2 (Cont.) Quick Initiation – Field Description

#### 6. Click Submit.

The system will check for duplicate customers (Dedupe Check). For more information, refer to the Duplication Check (De-dupe Check).

If there is no duplicate customer existed in the system, then the system creates a unique party ID for the customer and displays the **Initiation - Basic Details** screen. For more information, refer to the Onboarding Enrichment - Basic Information. The retail onboarding quick initiation screen is displayed with following sections to capture additional party details.

- Basic Details
- Relationships
- Educational Qualification
- Employment
- Financial Information
- MIS Details
- Comments
- Review and Submit

## • Onboarding Initiation - Basic Details

You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.



- Onboarding Initiation Relationship This topic provides the information to add the details about the relationships of the customer to be onboarded in the **Relationships** screen.
- Onboarding Initiation Educational Qualification
   This topic provides the details about the customer's education such as degree, diploma, and certifications are added in the Educational Qualification screen.
- Onboarding Initiation Employment
   Details about the customer's source of income are added to the Employment screen.

   Employment details are necessary for the bank to determine the stability of the customer.
- Onboarding Initiation Financial Information
   Information about the customer's income, assets, and liability is added to the Financial
   Information screen. Financial information about the customer help the bank in
   determining the creditworthiness of the customer in a better manner.
- Onboarding Initiation Comments The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.
- Onboarding Initiation Review and Submit The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

# 1.1.1.1 Onboarding Initiation - Basic Details

You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.

# **Note:** The fields marked as **Required** are mandatory.

Basic details screen captures the following data segments for personal details to onboard the customer.

 Table 1-3
 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Basic Info and Citizenship	Mandatory	Data Segment to capture basic personal information of the party.
2	Contact Details	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	Current Address	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc.
			Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide.
4	Previous Address	Optional	Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per Address Management Maintenance.
			Vote: For more information, refer to the Oracle Banking Party Configurations User Guide.
5	ID Details	Mandatory	Data Segment to capture Identity details of the party such as Passport, Driving License, etc.
6	Tax Declaration	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	Social Profile	Optional	Data Segment to capture Social Profile of the party such as Linkedin, Facebook, etc.

Table 1-3	(Cont.)	Data	Segment	- Description

**1.** On **Initiation - Basic Details** screen, click and expand the **Basic Info and Citizenship** section.

The Basic Info and Citizenship screen displays.

Figure 1-4	Basic Info and	Citizenship
------------	----------------	-------------

Title		First Name	Middle Name	Last Name
Mr.	•	Test		Test
Suffix		Short Name	Maiden Name	Name In Local Language
Sr.	•	Test		
Date of Birth		Minor	Social Security Number	Gender
1990-03-01	<b></b>		3006-302-30000	Male -
Profession		Occupation	Staff	Citizenship Status
	•	•		•
Country of Residence		Birth Place	Birth Country	Nationality
US	Q		US Q	US Q
Upload Photo Upload Maximum file size is 100kb Customer Category		Customer Segment	Customer Access Group	Risk Level
	Q	•	Q	-
	4			-
Preferred Currency		Purpose	Relationship Manager ID	
USD	Q		Q	

# Note:

Basic details provided in the **Quick Initiation** screen are automatically populated on this screen.

2. On the **Basic Info and Citizenship** segment, specify the details of the customer. For more information on fields, refer to the field description table.

Table 1-4 Basic into and Citizenship – Field Description	able 1-4	Basic Info and Citizenship – Field Description
--	----------	--

Field Name	Description
Title	<ul> <li>Select the title from the list of values. The available options are:</li> <li>Mr.</li> <li>Mrs.</li> <li>Ms.</li> <li>Miss.</li> <li>Dr.</li> </ul> Note: The list of values can be configured through Entity Maintenance.
First Name	Displays the first name of the customer.
Middle Name	Displays the middle name of the customer.
Last Name	Displays the last name of the customer.



Field Name	Description			
Suffix	Select suffix for the party name from the list of values. The available options are: • Sr. • Jr. • II • III • IV • V			
	Note: The list of values can be configured through Entity Maintenance.			
Short Name	Specify the short name of the sustamer			
Maiden Name	Specify the short name of the customer. Displays the maiden name of the customer.			
Name in Local Language	Specify the name is local language (as applicable at the country of implementation).			
Date of Birth	Displays the date of birth of the customer.			
Minor	Displays if the customer is a minor customer. Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer.  Note: Refer to the Oracle Banking Party Configurations User Guide for minor age configuration.			
National ID	Provide national ID of the party.			
Gender	Displays the gender from the drop-down values. The available options are: Male Other Do Not Wish to Disclose Female			
	Note: The list of values can be configured through Entity Maintenance.			

# Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

	Description
Field Name	Description
Marital Status	<ul> <li>Select the marital status from the drop-down values. The available options are:</li> <li>Married</li> <li>Unmarried</li> <li>Widow</li> <li>Legally Separated</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Profession	Select the profession of the party from the drop-down list.
Occupation	Select the occupation type from the drop-down values.  Own Business Employed
	Note: The list of values can be configured through Entity Maintenance.
Country of Residence	Displays the country of residence.
	Note: The list of values can be configured through Common Core Maintenance for the country code.
Resident Status	Select the residential status from the drop-down values. The available options are: • Resident Alien • Non Resident Alien • Citizen
	Note: The list of values can be configured through Entity Maintenance.

Table 1-4	Cont.) Basic Info and Citizenship – Field Des	cription



Field Name	Description
Birth Country	Click <b>Search</b> icon, and select the birth country from the list of values.
	Note: The list of values can be configured through Common Core Maintenance for the country code.
Nationality	Click <b>Search</b> icon, and select the nationality from the list of values.
	Note: The list of values can be configured through Common Core Maintenance for the country code.
Citizenship by	Select the citizenship from the drop-down values. The available options are: Birth Acquire Others Residence
	Note: The list of values can be configured through Entity Maintenance.
Upload Photo	Upload the photo of the customer.
Customer Category	Displays the category of the customer.
	Note: The list of values can be configured through Common Core Maintenance for the customer category.
Customer Segment	Select the customer segment from the drop-down values.
	Note: The list of values can be configured through Common Core Maintenance for the customer segment.

# Table 1-4 (Cont.) Basic Info and Citizenship – Field Description



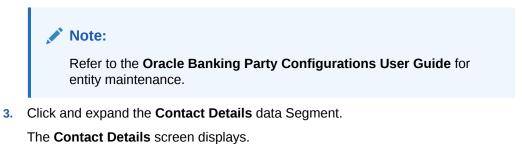
Field Name	Description
Customer Access Group	Click <b>Search</b> icon and select the customer access group for the party.
	<ul> <li>Note:</li> <li>User should have required access to onboarding a party within a customer access group.</li> <li>For more details, refer to the Oracle Banking Party Configurations User Guide.</li> <li>The list of values can be configured through Common Core Maintenance for the customer access group.</li> </ul>
Risk Level	Select the risk level of the party from the drop-down values. The available options are: • Level1 • Level2 • Level3
	Note: The list of values can be configured through Entity Maintenance.
Preferred Language	Select the preferred language from the drop-down values.
	Note: The list of values can be configured through Common Core Maintenance for the language code.
Preferred Currency	Click <b>Search</b> icon and select the preferred currency from the list of values.
	Note: The list of values can be configured through Common Core Maintenance for the currency code.

# Table 1-4 (Cont.) Basic Info and Citizenship – Field Description



Field Name	Description
Purpose	Select the purpose from the drop-down values. The available options are: • Loan Repayment • Salary Transfer • Savings • Transactional • Investment
	Note: The list of values can be configured through Entity Maintenance.
Relationship Manager ID	Click <b>Search</b> icon, and select the relationship manager ID from the list of values.
	Note: The list of values will be as per user configuration in security management.

#### Table 1-4 (Cont.) Basic Info and Citizenship – Field Description



#### Figure 1-5 Initiation - Contact Details

✓ Contact Details			
Mobile Phone Email			
+			
ISD Code 🗢	Mobile Number	Preferred 🗘	Action
No data to display.			
Page 1 (0 of 0 items)  <			

4. On the **Contact Details** screen, under the **Mobile Phone** and **Email** tabs, specify the details. For more information on fields, refer to the field description below.

Field	Description	
ISD Code	Specify the ISD code for the mobile number of the customer.	
Mobile Number	Specify the mobile number of the customer.	
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.  Note: Only one mobile number should be marked as preferred.	

## Table 1-5 Media (Mobile Phone) – Field Description

# Table 1-6 Media (Email) – Field Description

Field	Description	
Email Id	Specify the email id of the customer. Email ID should be as per email id format.	
Preferred	Specify the preferred email id, in case more than one email id is captured.  Note: Only one email should be marked as preferred.	

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

- 5. Click and expand the **Current Address** section.
- 6. Click on the + button to add the address details.

The Add Address screen displays.



Figure 1-6	Add Address
------------	-------------

ddress Type	Location		Preferred	Address	Since	
Permanent Address 🔹		Q Required				Required
ountry	State / Country Sub Division					
ddress Line 1 / Building Name	Address Line 2 / Street Name	Required	Address Line 3 / City / Town Name	Zip Code	e / Post Code	
Required		Required	Require	DOCU	JSER1	
> Additional Info						
> Media For Address						

7. On the **Add Address** segment, specify the fields. For more information on fields, refer to the field description table.

Table 1-7 Add Address – Field Description

Field	Description
Address Type	<ul> <li>Select the address type from the drop-down list. The available options are:</li> <li>Residential Address</li> <li>Communication Address</li> </ul>
	<ul> <li>Note:</li> <li>The list of values can be configured through Entity Maintenance.</li> <li>Address type can be configured as mandatory using Address Management. Refer to the Oracle Banking Party Configurations User Guide for more details.</li> </ul>
Location	Click <b>Search</b> and select the preferred location from the list of values.
	Note: The list of values can be configured through Common Core Maintenance for Location Code.



Liold	Description				
Field	Description				
Preferred	Click the toggle to specify the preferred to be used for communication.				
	Note: If more than one address is captured for the same address type, at-least one address should be marked as preferred.				
Address Since	Specify address start date.				
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.				
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.				
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.				
Country	Click <b>Search</b> icon and select the country from the list of values.				
	💉 Note:				
	The list of values can be configured through Common Core Maintenance for Country Code.				
State / Country Sub- division	Specify State or Country Sub-division. The field will be populated only when country is selected.				
	Note: The list of states will be available based on state configuration for the selected country. Refer to the Common Core User Guide for state maintenance.				
Zin Code / Post Code	Specify Zip Code or Post Code				
Zip Code / Post Code	Specify Zip Code or Post Code.				

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

8. Expand the Additional Info section on the Add Address segment.

The Additional Info data segment is displayed.

# Figure 1-7 Additional Info

✓ Additional Info			
Department	Sub Department	Building Number	Floor
Post Box	Room	Town Location Name / Locality	District Name
Post Box	Room	Iown Location Name / Locality	
Landmark	Contact Name / Narrative		

**9.** Specify the details in the **Additional Info** segment. For more information on fields, refer to the field description table.

Field	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.
Town Location Name / Locality	Specify Town Location or Locality Name.
District Name	Specify the district name.
Landmark	Specify the near Landmark to address.
Contact Name / Narrative	Specify Contact Name or Narrative for the address

### Table 1-8 Additional Info – Field Description



Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

10. On the Add Address screen, in the Media For Address segment, specify the details under the Mobile Phone tab.

Figure 1-8 Mobile Phone

✓ Media For Address				
Mobile Prione Email				
+				
ISD Code 🗘	Mobile Number	Preferred 0	Action	
No data to display.				
Page 1 (0 of 0 items)  < - ( 1 → ->				

**11.** On the **Mobile** tab, click **+** icon.

The Add Mobile Number pop-up screen is displayed.

**12.** Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.



Table 1-9	Media (Mobile Phone) – Field Description
-----------	--

Field	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.

**13.** On the **Add Address** screen, in the **Media** segment, specify the details under the **Email** tab.

#### Figure 1-9 Email

✓ Media For Address		
Mobile Phone Email		
+		
Email Id 🗘	Preferred 🗘	Action
No data to display.		
Page 1 (0 of 0 items)  < ∢ 1 → >		

**14.** On the **Email** tab, click + icon.

The Add Email pop-up screen is displayed.

**15.** Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

\_ . . . . . . . .

Field	Description
Email Id	Specify the email id of the customer.
Preferred	Specify the preferred email id, in case more than one email id is captured.

## Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

16. On the Basic Details screen, click and expand Previous Address segment.

The **Previous Address** screen is displayed.

17. On the Previous Address screen, click + icon.

The Add Address pop-up screen is displayed.



Figure 1-10 Add Address

ddress Type		Location		Address From - Address To			
Permanent Address	•		Q	⇔	Ē		
			Required	Required	Required		
ountry		State / Country Sub Division					
	Q						
ddress Line 1 / Building Name	Required	Address Line 2 / Street Name	Required	Address Line 3 / City / Town Name		Zip Code / Post Code	
	Required		Required		Required		Required

**18.** On the **Add Address** pop-up screen, specify the fields. For more information on the fields, refer to the field description table.

 Table 1-11
 Add Address – Field Description

Field	Description
Address Type	<ul> <li>Select the address type from the drop-down list. The available options are:</li> <li>Residential Address</li> <li>Communication Address</li> </ul>
	Note: Address type can be configured as mandatory using Address Management. Refer to the Oracle Banking Party Configurations User Guide for more details.
Location	Click <b>Search</b> and select the preferred location from the list of values.
	Note: The list of values can be configured through Common Core Maintenance for Location Code.



Field	Description
Preferred	Flag to identify, preferred current address of the party.
	Note: If more than one address is captured for the same address type, only one address should be marked as preferred.
Address From	Specify address start date.
Address To	Specify address end date.
Country	Click <b>Search</b> icon and select the country from the list of values.
	Note: The list of values can be configured through Common Core Maintenance for Country Code.
State / Country Sub- Division	Specify State or Country Sub-division.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

#### Table 1-11 (Cont.) Add Address – Field Description

## Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

- 19. On the Add Address pop-up screen, click and expand Additional Info segment. For more information, refer to the Additional Info segment in this Basic Info screen.
- 20. On the Basic Details screen, click and expand ID Details segment.

The ID Details screen is displayed.



# Figure 1-11 ID Details

D Type ≎	ID Status 🗘	Unique ID 🗘	Place of Issue	Valid From $\ \ \hat{\ }$	Valid Till 🗘	Remarks 🗘	Preferred 0	Action
lo data to displ	av							

21. On the ID Details segment, click 🛨 icon.

The Add ID Details pop-up screen is displayed.

22. On the Add ID Details pop-up screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-12 ID Details - Field Description

Field	Description
ID Туре	<ul> <li>Select type of identification from the drop- down list.</li> <li>State Issued Driver</li> <li>Passport</li> <li>State Issued Non-Driver ID</li> <li>Birth Certificate</li> <li>Social Security Card</li> <li>Military ID</li> <li>Matricula Card</li> <li>Employment Authorization Card</li> <li>Permanent Resident Card (Green Card)</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
ID Status	Select Status of Identification from drop down list. • Available • Applied For
	Note: List of values can be configured through Entity Maintenance.
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.



Field	Description
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.
Preferred	Select, if ID type is preferred.  Note: Only one ID record should be marked as preferred.

### Table 1-12 (Cont.) ID Details - Field Description

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

23. Click and expand Tax Declaration section.

The Tax Declaration screen is displayed.

## Figure 1-12 Tax Declaration

+				
Form Type 🗘	Valid From 0	Valid Till 🗘	Remarks 🗘	Action
No data to display.				

24. Click on the 🛨 button to specify the details.

The Add Tax pop-up screen is displayed.

25. On Add Tax pop-up screen, specify the fields. For more information on fields, refer to the fields description table.



Field	Description
Form Type	The form type is defaulted based on the resident status field as below. Resident Alien = W9 Citizen = W9 Non Resident Alien = W8
	Note: If the resident status entity codes are configured other than above mentioned values, form type will be available for the user selection.
Valid From	Displays the current branch date and it can be modified.
Valid Till	<ul> <li>The date will be auto-calculated for Form W8 as current year plus 3 years.</li> <li>The till date is not applicable for Form W9.</li> </ul>
	Note: If resident status entity codes are configured other than above mentioned values, the valid from date will be available for user to select.
Remarks	Specify remarks for tax declaration form.

#### Table 1-13 Add Tax – Field Description



Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

**26.** Click and expand the **Social Profile** section.

The Social Profile screen displays.

# Figure 1-13 Social Profile

Social Profile		
Facebook	Twitter	Instagram
Linkedin		t Tumbir

27. On the **Social Profile** segment, specify the fields. For more information on fields, refer to the field description table.



Field	Description
Facebook	Select the address of the Facebook profile.
Twitter	Select the address of the Twitter profile.
Instagram	Select the address of the Instagram profile.
LinkedIn	Select the address of the LinkedIn profile.
Blog	Select the address of the Blog profile.
Tumblr	Select the address of the Tumblr profile.

Table 1-14 Social Profile – Field Description

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

28. Click Next to move to the Relationships screen.

# 1.1.1.2 Onboarding Initiation - Relationship

This topic provides the information to add the details about the relationships of the customer to be onboarded in the **Relationships** screen.

Adding relationship details is beneficial to both the customer and the bank during critical events.

**Note:** The fields marked as **Required** are mandatory.

The following Data Segments can be captured in Relationship Segment.

 Table 1-15
 Data Segment - Relationships

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Household	Optional	Data Segment to capture household relationships of the party such as Father, Mother, Son Daughter etc.
2	Power of Attorney	Optional	Data Segment to capture related power of attorney holders of the party.
3	Service Member	Optional	Data Segment to capture related service members of the party.
4	Related to Insider	Optional	Data Segment to capture related insiders of the party.
5	Guardian	Conditional	Data Segment to capture guardian of the party.



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
6	Custodian	Conditional	Data Segment to capture custodian of a minor party. This will be available only, if party is a minor customer.
7	Solicitor	Optional	Data Segment to capture solicitor of the party.

 Table 1-15
 (Cont.) Data Segment - Relationships

1. Click **Next** in the Basic info screen to add the relationships details.

The Initiation – Relationships screen displays.

Figure 1-14 Initiate - Relationship

Quick Initiation - 0	00118383				$\bigcirc$	Documents J L X
Basic Details	Relationships					Screen(2/7
Relationships	Household (0) Power	Of Attorney (0) Service Memb	er (0) Related To Ins	ider (0) Guardian (0)		
Educational Qualifications	+					
Employment	Party Type 🛛	CIF/Party Id 🜣	Name ©	ID/Registration Number 0	Customer 0	Action ©
Financial Information	No data to display.					
MIS Details						
) Comments						
Review and Submit						
					Cancel Hold Back	Save & Close Next

2. Click to select desired relationship.

The Add New Household screen displays.

Figure 1-15 Add - New household

Add New Household			×
Enter existing CIF/Party Id o	Select from the recently added stakeholders or Click Next to on	board a new stakeholder	
Enter CIF/Party Id:	Q		
or Select Recently Added Stakeh			
DOCUSER1	•		
			Next Cancel

Relationships with a customer can be either of the following:



- An existing party that is a customer of the bank
- An existing party that is non-customer
- A new party, which is neither a customer nor an existing party

#### **Existing Customer or Non-Customer**

- **3.** Specify the existing CIF (if the relationship is an existing customer) or the existing Party Id (if the relationship is non-customer).
- 4. Click the Search icon select the CIF/Party Id from the list

The Search Party – Individual screen is displayed.

rst Name	Mid	dle Name		Last Name		Date of Birth	
		Mobile Number		Email			
nique Id	Mot						
Fetch Clear							
Stakeholder Type	CIF	First Name	Middle Nar	ne	Last Name	Party Id	Customer
No data to display.							

Figure 1-16 Search Party – Individual

#### Note:

The user should have the required access to add a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.

5. Click Next after CIF/Party Id is specified.

The Add relationship screen displays.

6. Specify the **Relationship** specific attribute.

For more information on fields, refer to the field description table.



Field	Description	
Relationship	<ul> <li>Family member type of the party. Select from the list of values.</li> <li>The available options are:</li> <li>Spouse</li> <li>Mother</li> <li>Son</li> <li>Daughter</li> <li>Guardian</li> <li>Father</li> </ul>	
	Note: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.	
MLA Covered	Is service member covered under Military Lending act.	

 Table 1-16
 New Service Member - Field Description

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

 Table 1-17
 Household - Field Description

Field	Description	
Relationship	<ul> <li>Family member type of the party. Select from the list of values.</li> <li>The available options are:</li> <li>Spouse</li> <li>Mother</li> <li>Son</li> <li>Daughter</li> <li>Guardian</li> <li>Father</li> </ul>	
	Note: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.	
Is Dependent	Is household party dependent on primary party.	



Field	Description
Associated Since Association start date of power of attorney with primary par	
Preferred Is record the preferred POA.	

#### Table 1-18 Power of Attorney - Field Description

## Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-19 Related to Insider - Field Description

Field	Description		
Relationship	<ul> <li>Family member type of the party. Select from the list of values. The available options are:</li> <li>Spouse</li> <li>Mother</li> <li>Son</li> <li>Daughter</li> <li>Guardian</li> <li>Father</li> </ul>		
	Note: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.		

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.



Field	Description	
Relationship	<ul> <li>Family member type of the party. Select from the list of values.</li> <li>The available options are:</li> <li>Spouse</li> <li>Mother</li> <li>Son</li> <li>Daughter</li> <li>Guardian</li> <li>Father</li> </ul>	
	Note: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.	

 Table 1-20
 Guardian - Field Description



 Table 1-21
 Custodian - Field Description

Field	Description	
Relationship	<ul> <li>Select the relationship of the member of a party from list of values. The available options are:</li> <li>Spouse</li> <li>Mother</li> <li>Son</li> <li>Daughter</li> <li>Guardian</li> <li>Father</li> </ul> Note: The list of values can be configured through entity maintenance. Refer to the Oracle Banking Party Configurations User Guide for entity maintenance.	
Preferred	Flag to identify, if custodian is a preferred custodian for a minor party.	

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-22 Solicitor - Field Description

Field	Description	
Registration Number	Specify the registration number of the solicitor.	
Preferred	Flag to identify, if solicitor is a preferred solicitor for a party.	
Remarks	Remarks for the solicitor relationship.	

## Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

#### **New Party**

A new party will be onboarded as a non-customer to be added as a relationship during the party onboarding process.

7. If the related party is new to the Bank, click Next without entering CIF/Party Id.

The Add New Owner screen is displayed to capture details for the new relationship.



To create a new party the screen appears based on the selected relationship type. The **Household** relationship type is elaborated below.

Figure 1-17 Add New Owner

ler Type ual 💌				
ssic info & Citizenship				
	First Name	Middle Name	Last Name	
•				
Required	Required Short Name	Maiden Name	Required Name In Local Language	
•	Short Name	Malden Name	Name in Local Language	
fBirth	Minor	Social Security Number	Gender	
曲		XXX-XX-XXXX	-	
Required	Occupation	Staff	Required Citizenship Status	
sion 🗸	Cocupation		Citizensnip Status	
•	•		Required	
y of Residence	Birth Place	Birth Country	Nationality	
Q		Q	Q	
_		Required	Required	
i Photo				
Upload um file size is 100kb				

8. Specify the details of Add New Owner for new stakeholder.



For more information on fields, refer to the field description table.

Field	Description	
Title	<ul> <li>Select the title from the list of values. The available options are:</li> <li>Mr.</li> <li>Mrs.</li> <li>Ms.</li> <li>Miss.</li> <li>Dr.</li> </ul>	
	Note: The list of values can be configured through entity maintenance.	
First Name	Specify the first name of the party.	
Middle Name	Specify the middle name of the party.	
Last Name	Specify the last name of the party.	
Suffix	Select suffix for the party name from the list of values. The available options are: Sr. Jr. II III IV V	
	Note: The list of values can be configured through entity maintenance.	
Short Name	Displays the short name of the party.	
Maiden Name	Specify the maiden name of the party.	
Name In Local Language	Specify party name in local language.	
Date of Birth	Select the date of birth of the party.	

 Table 1-23
 Add New Owners – Field Description

Field	Description
Minor	Displays, if the customer is a minor customer. Minor customer is determined based on the date of birth of customer and a minor age configured in the properties.
	Note: For more information on minor age configuration, refer to the Oracle Banking Party Configuration User Guide.
National ID	Specify the national ID of the party such as social security number.
Occupation	<ul> <li>Select occupation of the party from the list of values. The available options are:</li> <li>Own Business</li> <li>Employed</li> </ul>
	Note: The list of values can be configured through entity maintenance.
Staff	Enable toggle if the party is a staff member.
Gender	<ul> <li>Select the gender from the list of values. The available options are:</li> <li>Male</li> <li>Other</li> <li>Do Not Wish to Disclose</li> <li>Female</li> </ul>
	Note: The list of values can be configured through entity maintenance.

# Table 1-23 (Cont.) Add New Owners – Field Description



Field	Description	
Marital Status	Select the marital status from the list of values. The available options are: • Married • Unmarried • Widow • Legally Separated	
	Note: The list of values can be configured through entity maintenance.	
Customer Category	Click the search icon and select the customer category from the list of values.	
	Note: The list of values can be configured through common core maintenance for customer category.	
Customer Segment	Select the customer segment from the list of values.	
	Note: The list of values can be configured through common core maintenance for customer segment.	
Customer Access Group	Click the search icon and select the customer access group for the party.	
	<ul> <li>The list of values can be configured through common core maintenance for customer segment.</li> <li>User should have required access to onboarding a party within a customer access group. For more details, refer to the Oracle Banking Party Configurations User Guide.</li> </ul>	
Profession	Select the profession from the drop-down list.	

Table 1-23 (	(Cont.)	Add New Owners – Field Description
	001101	



Field	Description
Relationship Manager ID	Select the relationship manager ID from the list of values.
	Note: List of values will be as per user configuration in security management.
Upload Photo	Upload image for the important date of the party.
Birth Country	Click <b>Search</b> icon and select the birth country from the list of values.
	Note: The list of values can be configured through common core maintenance for country code.
Nationality	Click <b>Search</b> icon and select the nationality of the stakeholder from the list of values.
	Note: The list of values can be configured through common core maintenance for country code.
Citizenship By	<ul> <li>Select the citizenship is acquired by the party from the list of values. The available options are:</li> <li>Birth</li> <li>Acquire</li> <li>Others</li> <li>Residence</li> </ul>
	Note: The list of values can be configured through entity maintenance.

## Table 1-23 (Cont.) Add New Owners – Field Description



Field	Description
Resident Status	<ul> <li>Select the residential status from list of values. The available options are:</li> <li>Resident</li> <li>Non Resident</li> <li>Citizen</li> </ul>
	Note: The list of values can be configured through entity maintenance.
Birth Place	Provide the place of birth of the party.
Country of Residence	Click <b>Search</b> icon and select the country of residence as per basic information of the party from the list of values.
	Note: List of values can be configured through common core maintenance for country code.
Preferred Language	Click <b>Search</b> icon, and select the language code from the list of values.
	Note: List of values can be configured through common core maintenance for the language code.
Preferred Currency	Click <b>Search</b> icon and select a preferred currency from the list of values.
	Note: List of values can be configured through common core maintenance for the currency code.

## Table 1-23 (Cont.) Add New Owners – Field Description



Field	Description
Risk Level	Select the risk level from the list of values. The available options are: • Level1 • Level2 • Level3
	Note: The list of values can be configured through entity maintenance.
Purpose	<ul> <li>Select the purpose of the party onboarding from the list of values. The available options are:</li> <li>Loan Repayment</li> <li>Salary Transfer</li> <li>Savings</li> <li>Transactional</li> <li>Investment</li> </ul>
	Note: The list of values can be configured through entity maintenance.

 Table 1-23
 (Cont.) Add New Owners – Field Description

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

9. Click and expand the **ID Details** section.

The **ID Details** screen is displayed.

Figure 1-18 ID Details

✓ ID Details								
+								
ID Type 🗘	ID Status 🗘	Unique ID 🗘	Place of Issue 🗘	Valid From $\Diamond$	Valid Till 🗘	Remarks 🗘	Preferred 🗘	Action
No data to disp	No data to display.							
Page 1 (0	of 0 items) I	$\langle 1 \rangle \rightarrow  $						

**10.** Click on the **+** button to specify the details.

The Add ID Details pop-up screen is displayed.



**11.** On the **Add ID Details** pop-up screen, specify the fields. For more information on fields, refer to the field description table.

Field	Description
ID Туре	<ul> <li>Select type of identification from the drop- down list.</li> <li>State Issued Driver License</li> <li>Passport</li> <li>State Issued Non-Driver ID</li> <li>Birth Certificate</li> <li>Social Security Card</li> <li>Military ID</li> <li>Matricula Card</li> <li>Employment Authorization Card</li> <li>Permanent Resident Card (Green Card)</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
ID Status	Select Status of Identification from drop down list. • Available • Applied For
	Note: The list of values can be configured through Entity Maintenance.
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.

Table 1-24 ID Details - Field Description

Field	Description
Preferred	Select, if ID type is preferred.
	Note: Only one ID record should be marked as preferred.

#### Table 1-24 (Cont.) ID Details - Field Description

#### Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

- **12.** Click and expand the **Address** section.
- **13.** Click **Next** to capture the KYC details for the new relationship.

The Add New Household - KYC Details screen displays.



#### Figure 1-19 Add New Household - KYC details

dd New Owners		
KYC Details		
Address Verification is yet to be completed	Identity Verification is yet to be completed	
Verify	Verify	
		Nex

- 14. Click Verify to update the KYC details for the new related party.
- **15.** Specify the required **KYC** details.
- 16. Click Next.

The Add New Household screen is displayed to add relationship-specific attributes.



#### Figure 1-20 Add New Household

	Test0 78							
	Type Non Customer	Date of birth 2020-01-13	Gender Male	Id Type	Unique Id	Citizenship by		
elationship		Is Depe	ndant:					
		Yes		•				

17. On the Add New Household screen, specify the KYC details.

For more information on the fields, refer to the **Table 1-16**.

18. Click Submit.

The **Relationships** screen displays the added relationship details.

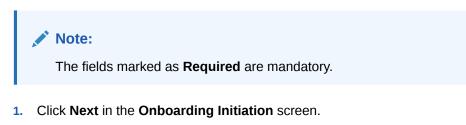
Figure 1-21 Relationships

Relationships						Screen(2/8
	wer Of Attorney (0)	Service Member (0)	Related To Insid	ler (0) Guardian (0)		
Party Type 0	CIF/Party Id	0 Name	0 ID/R	egistration Number 🗢	Customer 0	Action 0
Individual	000125857	test0 7	8		No	8 :

19. Click Next to move to the Educational Qualifications segment.

# 1.1.1.3 Onboarding Initiation - Educational Qualification

This topic provides the details about the customer's education such as degree, diploma, and certifications are added in the **Educational Qualification** screen.



The Educational Qualification screen displays.



Quick Initiation - 0	00121063		$\bigcirc$	Documents
Basic Details	Educational Qualifications			Screen(3/8
Relationships	Highest Degree	No of Degree	No of Diploma	No of Certificate
Educational Qualifications	0	0	0	0
Employment	+			
Financial Information	No items to display.			
MIS Details	Page 1 (0 of 0 items)  < 4 1 >>			
Comments				
Review and Submit				
		Cancel	Hold Back	Save & Close Next

Figure 1-22 Educational Qualifications

2. Click Add button to add the educational details

The Add Educational Qualification screen displays.

#### Figure 1-23 Add Educational Detail

•			
Required			
	ghest Degree	ghest Degree	ghest Degree

3. On the Add Educational Qualification screen, specify the fields.

For more information on fields, refer to the field description table.

Table 1-25 Educational Qualification – Field Description

Field	Description
Education Type	<ul> <li>Select the education type from the drop-down list. The available options are:</li> <li>Diploma</li> <li>Certification</li> <li>Degree</li> </ul>
	Note: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.



Field	Description
Course	<ul> <li>Select the course from the drop-down list. The available options are:         <ul> <li>Phd</li> <li>Under Graduate</li> <li>Post Graduate</li> </ul> </li> <li>Note:         <ul> <li>The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.</li> </ul> </li> </ul>
Specialization	Specify the course specialization.
University/Institute	Specify the name of university/institute.
Date of Completion	Click <b>calendar</b> icon and select the date of completion.
Is Highest Degree	Select the option from the drop-down list.

#### Table 1-25 (Cont.) Educational Qualification – Field Description

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

4. Click Submit.

The education details are added and listed in the **Educational Qualifications** screen.

## Note:

You can also select the required item from the list, and click **Edit/Delete** to modify/delete the added asset details.

5. Click Next to go to the Employment.

# 1.1.1.4 Onboarding Initiation - Employment

Details about the customer's source of income are added to the **Employment** screen. Employment details are necessary for the bank to determine the stability of the customer.

The Employment data segment captures employment details of a retail party. A retail party can be employed as salaried or self-employed profession.



The fields marked as **Required** are mandatory.

Table 1-26 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Salaried	Optional	A salaried employee is a person who works for an organization and receives a fixed and regular compensation for the services provided to the organization.
2	Self-Employed/ Professional	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

**1**. Click **Next** in the Basic info screen to add the employment details.

The **Employment** screen displays.

### Figure 1-24 Initiation - Employment

Quick Initiation - 0	00121063	Documents d L X
Basic Details	Employment	Screen(4/8)
Relationships	+	
Educational Qualifications	No items to display.	
Employment	Page 1 (0 of 0 items)  < ∢ 1 → >	
Financial Information		
MIS Details		
Comments		
Review and Submit		
		Cancel Hold Back Save & Close Next

Click + button to add the employment details.
 The Employment screen is displayed.

Figure 1-25	Employment – Salaried
-------------	-----------------------

mployer Code	Employer Name	Employer Description	Organization Category
Q			
Required			Required
lemographics	Employee Type	Employee Id	Employment Start Date - Employment End Date
-	•		
Required	Required	I currently work in this role	Required Industry Type



nployment				
laried Self-Employed/Professional				
rofession Name	Profession Description	Company / Firm Name	Registration Number	
•				
rofessional Email ID	From Date - To Date			

Figure 1-26 Employment – Self-Employed/Professional

**3.** On the **Employment** screen, specify the fields.

For more information on fields, refer to the field description table.

Table 1-27 Employment - Salaried - Field Description

Field	Description
Employer Code	Select the name of the organization as per employment details of the party from the list of values.
	Note: List of values can be configured through organization maintenance in party maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide.
Employer Name	Specify the name of the organization as per employment details of the party.
Employer Description	Specify the description of the organization.
Organization Category	<ul> <li>Select the category of the organization from the drop-down list. The available options are:</li> <li>Government</li> <li>NGO</li> <li>Private Limited</li> </ul>
	Note: List of values can be configured through organization maintenance in party maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide.

Field	Description
Demographics	<ul> <li>Select the demographics type of the organization from the drop-down list. The available options are:</li> <li>Global</li> <li>Domestic</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Employee Type	<ul> <li>Select the employee type from the drop-down list. The available options are:</li> <li>Full Time</li> <li>Contract</li> <li>Permanent</li> <li>Part Time</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Employee ID	Specify the employee ID of the customer.
Employment Start Date	Click calendar icon and select the employment start date.
Employment End Date	Click calendar icon and select the employment end date.
Grade	Specify the grade of customer in the mentioned organization.
Designation	Specify the customer's designation in the mentioned organization.
I currently work in this role	If the mentioned designation is customer's current role, select this check-box.

## Table 1-27 (Cont.) Employment - Salaried - Field Description



Field	Description
Industry type	<ul> <li>Select the industry type to which the employer belongs to from the drop-down list. The available options are:</li> <li>IT</li> <li>Bank</li> <li>Services</li> <li>Manufacturing</li> <li>Legal</li> <li>Medical</li> <li>Engineering</li> <li>School/College</li> <li>Others</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.

 Table 1-27
 (Cont.) Employment - Salaried - Field Description

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Table 1-20 Employment - Sen-Employeu/Froiessional - Field Description	Table 1-28	Employment - Self-Employed/Professional - Field Description
---	------------	---

Field	Description	
Profession Name	Select Name of the profession from drop down list. The available options are: Share and Stock Broker/Consultant Politician/Minister Journalist/Anchor/Reporter Engineer/Architect/Technical	
	Note: The list of values can be configured through Entity Maintenance.	
Profession Description	Specify description of the profession.	
Company/Firm Name	Specify name of the company or firm.	
Registration Number	Specify Registration Number of self-employments.	
Professional Email ID	Specify Processional mail ID.	
From Date – To Date	Specify start date and end date of self-employment.	



Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

4. Click Submit.

The employment details are added and listed in the Employment screen.

#### Note:

You can also select the required item from the list and click **Edit/Delete** to modify/delete the added asset details.

5. Click Next to move to the Financial Information.

# 1.1.1.5 Onboarding Initiation - Financial Information

Information about the customer's income, assets, and liability is added to the **Financial Information** screen. Financial information about the customer help the bank in determining the creditworthiness of the customer in a better manner.

Note:

The fields marked as **Required** are mandatory.

Table 1-29 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset & Liability	Optional	Data Segment to capture asset details of a party.

1. Click Next in theOnboarding Initiation screen.

The **Financial Information** screen displays.

#### Figure 1-27 Initiation – Financial Information

Quick Initiation - 0	00121069	() tournes () ×
Base Details	Financial Information	Scene(5/4)
Relationships	> Annual become	
Educational Qualifications		
Singleymant .	> Asset Details	
Francial Information	> Liddhis brah	
MS Details		
Connerts		
Review and Solenti		
		and the second
		Canad Hald Seck Secrit-Close Not

- 2. Click and expand the Annual Income section.
- 3. Select the income range of the customer in the **Annual Income** section.
- 4. Click and expand the Asset Details section.

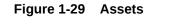
The Financial Information – Asset Details screen displays.

#### Figure 1-28 Financial Information – Asset Details

Quick Initiation - 0	00121063	(j) Documents j + X
Basic Details	Financial Information	Screen(5/8)
Relationships	> Annual Income	
Educational Qualifications		
Employment	Asset Details	
Financial Information	Total No of Assets	Total Amount
MIS Details	0	0
Comments	+	
Review and Submit	No items to display.	
	Page 1 (0 of 0 items)  < ∢ 1 → >	
	> Liabilities Details	
		Cancel Hold Back Save & Close Next

5. Click Add to add the asset details.

The Assets screen displays.



Туре	Total	Value	
1	•	•	
	Required	Required	Required



6. On the Assets screen, specify the fields.

For more information on fields, refer to the field description table.

Field	Description
Туре	Select the asset type from the drop-down list. The available options are: • House • Deposit • Vehicle • Other • Total Net Worth
	Note: The list of values can be configured through Entity Maintenance.
Total Value	Specify the total value.

Table 1-30 Assets – Field Description

• Click **Submit** to add the asset details.

# Note:

You can also select the required item from the list, and click **Edit/Delete** to modify/delete the added asset details.

7. Click and expand the Liabilities Details section.

The Liabilities Details screen displays.

Figure 1-30 Financial Information – Liabilities Details

Quick Initiation - 0	00121063	Documents t ×
Basic Details	Financial Information	Screen(5/8)
Relationships	> Annual Income	
Educational Qualifications		
Employment	> Asset Details	
Financial Information	Liabilities Details	
MIS Details	Total No of Liabilities	Total Amount
⊘ Comments	0	0
Review and Submit	+	
	No items to display.	
	Page 1 (0 of 0 items)  < ( 1 >>	
		Cancel Hold Back Save & Close Next

8. Click Add to add the liabilities details.

The Liabilities screen displays.



Figure 1-31	Liabilities
-------------	-------------

Туре	Tota	l Value	
1		•	
<u></u>	Required	Required	Required

## 9. On the Liabilities screen, specify the fields.

For more information on fields, refer to the field description table.

Table 1-31 Liabilities – Field Description

Field	Description
Туре	Select the type of liability from the drop-down list. The available options are: Property Loan Vehicle Loan Credit Card Outstanding Overdrafts Personal Loan Other Liability Education Loan Home Loan
	Note: List of values can be configured through Entity Maintenance.
Total Value	Specify the total value.

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

• Click **Submit** to add the Liabilities details.

You can also select the required item from the list, and click **Edit/Delete** to modify/delete the added asset details.

**10.** Click **Next** to move to the **Comments** segment.

# 1.1.1.6 Onboarding Initiation - Comments

The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.

Capturing comments helps the banker working with this task in the next stage to better understand the task.

1. Click Next in theOnboarding Initiation screen.

The **Comments** screen displays.

Figure 1-32 Comments

Basic Details	Commen	ts													Scree	en(7/8
Relationships	5 0	в	I	Ų ∓	Α	- size -	~	EE	Ξ	Đ	E	; ;	≡ № н1	H2	e	>
Educational Qualifications	Enter text he	ere														
Employment																
Financial Information																
MIS Details																
Comments																r
Review and Submit																L
																Post
	No items to d	isplay.														

- 2. Specify the overall comments for the **Onboarding Initiation** stage.
- 3. Click Post.
- 4. Click Next to move to the Onboarding Initiation Review and Submit.

# 1.1.1.7 Onboarding Initiation - Review and Submit

The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

The relationship managers can view the displayed information and take necessary actions such as modifying the information or moving the task to the next stage.

## Note:

The fields marked as **Required** are mandatory.



**1.** Click **Next** in the**Onboarding Initiation** screen.

The Review and Submit screen displays.



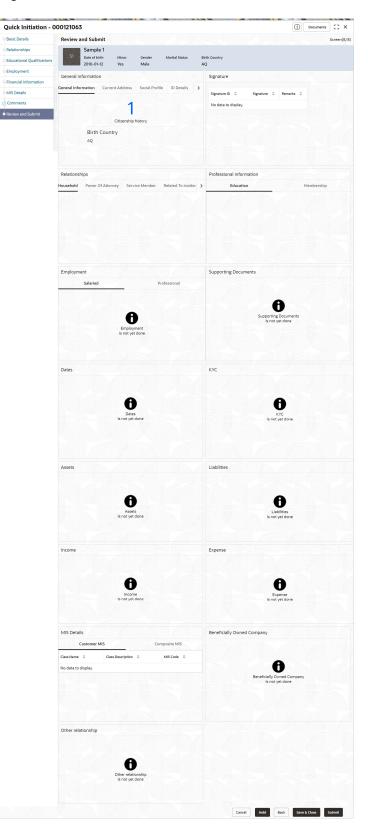


Figure 1-33 Initiation – Review and Submit

2. On the **Review and Submit** screen, verify the details that are displayed in tiles. For more information on fields, refer to the field description table.



Tile Name	Description
General Information	In this tile, the following details are displayed: <ul> <li>Citizenship</li> <li>Address</li> <li>Social Profile</li> </ul>
Professional Information	<ul><li>In this tile, the following details are displayed:</li><li>Education</li><li>Membership</li></ul>
Relationship	<ul><li>In this tile, the following details are displayed:</li><li>Household</li><li>Power of Attorney</li></ul>
Employment	Displays the employment details of the customer.
Dates	Displays the details of the dates.
КҮС	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

Table 1-32 Review and Submit – Description

#### 3. Click Submit.

The system will check for duplicate customers. For more information, refer to the Duplication Check (De-dupe Check).

4. Click **Continue** to save the **Onboarding Initiation**. A message is displayed and task is submitted to Free Task.

# 1.1.2 Onboarding Enrichment

In the *Enrichment* stage, the relationship manager can capture detailed information about the retail customer to be added in the Oracle Banking Enterprise Party Management.

This topic contains the following subtopics:

Onboarding Enrichment - Basic Information

This topic describes about the personal information captured in the **Initiation** stage, the relationship managers can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.

- Onboarding Enrichment Signatures
   This topic provides information about the customer signatures.
- Onboarding Enrichment Relationships
   You can add the details about the relationships of the customer to be onboarded in
   the Relationships screen.
- Onboarding Enrichment Employment
   Details about the customer's source of income are added to the Employment
   screen.



- Onboarding Enrichment -Consent and Preferences Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.
- Onboarding Enrichment Additional Information This topic captures the additional information of the customers.
- Onboarding Enrichment Membership / Association
   This topic provides information about the customer is a member in or associated with any
   institution, the relationship manager can add details about the same in this data segment.
- Onboarding Enrichment Financial Profile The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding total income and net worth, income, and expense details, and details about the relationship with other banks.
- Onboarding Enrichment Comments The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.
- Onboarding Enrichment Review and Submit
   The Review and Submit screen provides a consolidated view of the information captured in all the sections.

# 1.1.2.1 Onboarding Enrichment - Basic Information

This topic describes about the personal information captured in the **Initiation** stage, the relationship managers can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.

# Note:

The fields marked as **Required** are mandatory.

Following additional data segments other than the ones captured in *Initiation* stage, are available in Enrichment - Basic Details screen.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Visa Details	Optional	Data Segment to capture visa details of a the party.
2	Dates	Optional	Data Segment to capture important dates of the party such as anniversary etc.
5	Supporting Documents	Optional	Data Segment to capture supporting documents such as copy of address proof documents etc.

Table 1-33Data Segment - Description

1. Click Acquire and Edit in the Free Tasks screen for the application for which Onboarding Enrichment stage has to be acted upon.

The Onboarding Enrichment - Basic Info screen displays.



#### Figure 1-34 Enrichment- Basic - Info

<b>Onboarding Enrich</b>	ment - 000120728						Docements ::	; ×
Besic tella	Basic Info						Scient	NUT
Signatures	Amber as Heard							
Relationships	Date of Birth Mexer 1990-05-30 No	Gender Female	Martial Status Married					
Employment.	111111111	renae						
Consent and Preferences	> Basic Info & Citizenship							
Additional into Details	> ID Details							
Membership / Associati	> Contact Details							
Financial Profile	) Current Address							
MS Details	> Previous Address							
Comments								
Review and Submit	> Tax Declaration							
	> Visa Details							
	> Dates							
	> Social Profile							
	Educational Qualification							
	> Supporting Documents							
						Canal Hall	See & Close	Nest

The following details that are captured in the *Initiation* stage will be populated in this screen:

- Basic info and Citizenship
- ID Details
- Contact Details
- Current Address
- Previous Address
- Tax Declaration
- Social Profile
- Educational Qualification

#### Note:

For information on Basic info and Citizenship, Contact Details, Current Address, Previous Address, ID Details, Tax Declaration, Educational Qualification and Social profile section, refer to the Onboarding Initiation sub-section.

As apart of basic information, the system checks the duplicate customers. For more information, refer to the Duplication Check (De-dupe Check).

2. On the **Basic Info** screen, click **Visa Details** segment to add the details of the visa.

#### Figure 1-35 Enrichment - Basic Info - Visa Details

Country Of Visa	Cla	ass/Type Of Visa		Visa Number		Port Of Issue
	Q		•			
Visa Issue Date	Required	sa Expiry Date	Required	Remarks	Required	
	Ē		Ē			



3. On the **Visa Details** segment, specify the details. For more information on fields, refer to the field description table.

Field	Description
Country Of Visa	Specify the country of visa as per visa information of the party.
	Note: List of countries are available as per configuration in Common Core Maintenance for Country Code.
Class/Type Of Visa	<ul> <li>Specify visa type of the party. Select from the following list of values.</li> <li>Tourist</li> <li>Business</li> <li>Student</li> <li>Work</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Visa Number	Specify visa number of the party.
Port Of Issue	Port of Visa issuance as per visa details of the party.
Visa Issue Date	Visa issue date of the party.
Visa Expiry Date	Visa expiry date of the party.
Remarks	Specify remarks if any.

### Table 1-34 Visa Details - Field Description

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

 On the Basic Info screen, click Dates segment to add important dates of the customer. The Dates screen displays.





Date type	Date	Upload photo
	•	📺 🗅 Upload
	Required	

5. Specify the details on the **Dates** screen.

For more information on fields, refer to the field description table.

Table 1-35 Dates - Field Description

Field	Description
Date Type	Select the date type from the drop-down list. The available options are: • Self birthday • Marriage anniversary • Son birthday • Son anniversary • Daughter birthday • Daughter anniversary • Spouse birthday
	Note: The list of values can be configured through Entity Maintenance.
Upload Photo	Click <b>Upload</b> and select the photo to be uploaded.
Date	Click the calendar icon, and select the date.
Add More	Click Add More to display the fields related to important dates.

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

6. Click and expand the **Supporting documents** section to add the supporting documents.

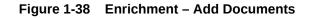
The Supporting Documents screen displays.



Total Documents	Document Submitted	Document Pending
0	0	0
items to display.		

Figure 1-37 Enrichment – Basic Info – Documents

Click Add in the Supporting documents section.
 The Add Document screen display



Document Name	Document Number	Document Issue Date
	•	
Document Expiry Date	Requi	ired Required Uploaded Documents
	Drag and Drop	
	Select or drop files here.	

8. On the Add Document screen, specify the details.

For more information on fields, refer to the field description table.

Table 1-36 Add Document - Field Description

Field	Description
Document Name	Select the document name from the drop-down list. The available options are: • Aadhar • Voter Id • Pan Card • Driving License • Passport
	Note: The list of values can be configured through Entity Maintenance.
Document Number	Specify the document number.
Document Issue Date	Click the calendar icon, and select the issue date of the document.
Document Expiry Date	Click the <b>calendar</b> icon, and select the expiry date of the document.



#### Table 1-36 (Cont.) Add Document - Field Description

Field	Description
Upload Documents	Click + icon and select the document to be uploaded or drag and drop the documents.
Uploaded Documents	Displays the uploaded documents.

# Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

9. Click Save to save the details.

The document details are added and listed in the **Supporting Documents** segment.

# Note:

You can also select the required item from the list and click **Edit/Delete** to modify/delete the added document details.

- **10.** The system will check for duplicate customers. For more information, refer to the Duplication Check (De-dupe Check).
- 11. Click Next to move to the Onboarding Enrichment Signatures screen.

# 1.1.2.2 Onboarding Enrichment - Signatures

This topic provides information about the customer signatures.

#### To add the signature:

#### Note:

The fields marked as **Required** are mandatory.

1. Click Next in the Basic Info screen.

The Signatures screen displays.



Barsic Info	Signatures				Screen(2/11
Signatures	+				
Relationships	Signature ID 0	Signature 0	Remarks 0	Action 0	
Employment			Homan's G	Action 0	
Consent and Preferences	No data to display.				
Additional Info Details					
Membership / Associati					
Financial Profile					
MIS Details					
Comments					
Review and Submit					

Figure 1-39 Enrichment – Signatures

On the Signatures screen, click the icon.
 The Add Signature pop-up screen is displayed.

#### Figure 1-40 Add Signature

Jpload Signature	Uploaded Signature	Remarks	
Drag and Drop Select or drop files here.			
Select or drop files here.			
/laximum image size is 100kb, Other file size is 1 MB			

3. On the Add Signature screen, upload the customer's signature.

For more information on fields, refer to the field description table.

Table 1-37 Add Signature - Field Description

Field	Description
Upload Signature	Drag and drop the signature file or click on <b>Select or drop files</b> here to browse and upload the signature from the local system.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.

4. Click Add to add the signature.

The added signature is displayed on the Signature screen.



Signature ID 🗘	Signature 🗘	Remarks 🗘	Action 🗘

Figure 1-41 Add Signatures

- Users can upload up to 5 signatures of a customer
- PNG & JPEG file formats are supported
- On approval signature will be handed off to CIF (FCUBS)
- 5. Click Next to move to the Onboarding Enrichment Relationships segment

# 1.1.2.3 Onboarding Enrichment - Relationships

You can add the details about the relationships of the customer to be onboarded in the **Relationships** screen.

1. Click Next in the Signatures screen.

The Relationships screen displays.

Household (0)		Relationships				
Household (0)	Power Of Attorney (0) Serv	(0)				
+						
Party Type 💲	CIF/Party Id 💲	Name 🗘	ID/Registration Number	\$	Customer 🗘	Action 🗘
No data to displa	ay.					
	Party Type 🗘		Party Type ⇔ CIF/Party Id ⇔ Name ⇔	Party Type 🌣 CIF/Party Id 🗘 Name 🗘 ID/Registration Number	Party Type 🗘 CIF/Party Id 🗘 Name 🗘 ID/Registration Number 🗘	Party Type $\diamond$ CIF/Party Id $\diamond$ Name $\diamond$ ID/Registration Number $\diamond$ Customer $\diamond$

Figure 1-42 Enrichment – Relationships

The **Relationships** details added in the **Onboarding Initiation** stage are populated automatically on this screen.



2. Click Next to move to the Onboarding Enrichment - Employment segments.

# 1.1.2.4 Onboarding Enrichment - Employment

Details about the customer's source of income are added to the **Employment** screen.

Employment details are necessary for the bank to determine the stability of the customer.

1. Click Next in theOnboarding Enrichment screen.

The Employment screen displays.

Onboarding Enrich	Documents Jr X			
Basic Info	Employment			Screen(4/11)
Signatures	+			
Relationships	III 대해 Salaried Salaried			
Employment	Employer Code: From Date: September 16, 2015	Employer Name: To Date:	Employer Description:	:
Consent and Preferences	Page 1 of 1 (1 of 1 items)  < 4 1	► >		
Additional Info Details				
Membership / Associati				
Financial Profile				
MIS Details				
Comments				
Review and Submit				
			Cancel Hold	Back Save & Close Next

Figure 1-43 Enrichment – Employment

The employment details added in the **Onboarding Initiation - Employment** stage are populated automatically on this screen.

2. Click Next to move to the Consent and Preferences segments.

# 1.1.2.5 Onboarding Enrichment -Consent and Preferences

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.

Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

1. On the Consent and Preferences screen, click and expand e-Sign segment.

The e-Sign screen displays.



### Figure 1-44 e-Sign

Onboarding Enric	hment - 231572023		0	Documents	:; ×
Basic Info	Consent and Preferences				Screen(5/11
Signatures	✓ e-Sign				
Relationships	Consent to receive communication electronically/				
Employment	> Marketing Communication				
Consent and Preferences	3. Privacy Information				
Additional Info	Can we share your credit worthiness?				
Membership / Associati	Can we share your personal information with our affiliates to market to you?				
Financial Proble	Can we share your personal information with our affiliates for everyday business purpose?				
MIS Details	Can we share your credit report from a credit reporting agency?				
Comments	> Minor				
Review and Submit					
		Cancel	HAM Buck	Save & Close	-

2. On **e-Sign** screen, specify the fields. For more information on fields, refer to the field description table.

#### Table 1-38 E-Sign Consent - Field Description

Field	Description
E-Sign Consent	E-sign consent as per marketing and consent details of the party.

3. On the **Consent and Preferences** screen, click and expand **Marketing Communication** segment.

The Marketing Communication screen displays.

### Figure 1-45 Enrichment - Marketing Communication

Channel  Contact	0	Preferred Time 🗘	Action
No data to display.			

4. On **Marketing Communication** segment, specify the fields. For more information on fields, refer to the field description table.

### Table 1-39 Marketing Communication - Field Description

Field	Description
Consent to receive Marketing, Promotional, Sales and other	Marketing consent of the party.



Field	Description
Channel	<ul> <li>Select the channel of communication as per marketing and communication details of the party. Select from the list of values. The available options are:</li> <li>Email</li> <li>SMS</li> <li>Whatsapp</li> <li>Postal Mail</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Contact	Specify contact details as per marketing and communication details of the party.
	Note: List of contact is populated as per contact details captured in contact section.
Preferred Time	<ul> <li>Preferred time as per marketing and communication preference details of the party. Select from the following list of values.</li> <li>Weekday: 9:00 to 18:00</li> <li>Weekday: 9:00 to 18:00</li> <li>Weekend: 10:00 to 16:00</li> <li>Any day: 9:00 to 18:00</li> <li>Weekday: Before 8:00 or after 17:00</li> </ul>
	Note: List of values can be configured through Entity Maintenance.

 Table 1-39
 (Cont.) Marketing Communication - Field Description

 On Consent and Preferences screen, click and expand Privacy Information segment. The Privacy Information screen displays.

### Figure 1-46 Privacy Information





6. On the **Privacy Information** screen, specify fields. For more information on fields, refer to the field description table.

Table 1-40	<b>Privacy Information - Field Description</b>
------------	--

Field	Description
Privacy Information	Select the check box of the privacy information consent of the party.

Note: Refer to the Oracle Banking Party Configurations User Guide for entity maintenance.

7. On **Consent and Preferences** screen, click and expand **Minor Consent** segment.

The Minor Consent screen is displayed.

8. On **Minor Consent** screen, specify fields. For more information on fields, refer to the field description table.

### Table 1-41 Minor Consent - Field Description

Minor Consent Date of consent of minor party. Minor consent will be available only for minor party.	ailable
Note: Minor consent is mandatory for minor party onboarding.	



Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

9. Click Next to move to the Additional Information segments.

## 1.1.2.6 Onboarding Enrichment - Additional Information

This topic captures the additional information of the customers.

Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.



Note: The fields marked as Required are mandatory.

1. Click Next in theConsent and Preferences screen.

The Additional Information screen displays.

### Figure 1-47 Additional Information

Sasic Info	Additional Info De	etails				Screen(6/1
Relationships						
mployment						
onsent and Preferences		Remarks				
		•				
Additional Info Details	Special Need/Disable	Required				
Membership / Associati						
inancial Profile	Details of Special Need		Remarks			
/IS Details		•				
Comments		Required				
Review and Submit	Politically Exposed Per	son(PEP)				
	Remarks					
( <u>)</u>	Armed Forces					
	Service Branch	Remarks		Employee Id	Covered Under	Armed Forces Benefits
		•				Anned Forces benefits
					Required	+
	Unit Name 🗘	Order Number 💲	Start Date 0	End Date 🗘	Notification Date 🗘	Action 🗘
21	No data to display.					
	Page 1 (0 of 0	items)  < ∢ 1 →	>			

2. Select the toggle button to determine if customer is an **Insider**.

Table 1-42 Additional Information - Field Description

Field	Description
Insider	Flag to identify if party is an insider.



Field	Description
Role	<ul> <li>Select role of assumed by the insider in the organization from the drop-down list. The available options are:</li> <li>Director</li> <li>Executive Officer</li> <li>Principle Stakeholder of Affiliates of Bank</li> <li>Principle Stakeholder of Bank</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Remarks	Remarks related to insider.

 Table 1-42
 (Cont.) Additional Information - Field Description

**3.** Select the toggle button to determine if customer has **Special needs/ disability**. Capture the details once the fields are enabled.

Table 1-43	Special needs/disability – Field Description
------------	--

Field	Description
Special Need/Disable	Flag to identify, if party is party is a specially abled.
Details of Special Need	<ul> <li>Select the option that describes the special needs and disability of customer from the drop-down list. The available options are:</li> <li>Blindness</li> <li>Cerebral Palsy</li> <li>Low vision</li> <li>Leprosy-cured</li> <li>Mental illness</li> <li>Locomotor disability</li> <li>Hearing Impairment</li> <li>Mental retardation</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Remarks	Specify the remarks.



Note: Refer to the Oracle Banking Party Configurations User Guide for entity maintenance.

4. Select the toggle to determine if the customer is a **Politically Exposed Person (PEP)**. Capture the details once the fields are enabled.

For more information on fields, refer to the field description table.

Table 1-44	Politically Exposed I	Person (PEP)	- Field Description
------------	-----------------------	--------------	---------------------

Field	Description
Remarks	Specify the remarks.

### Note:

If PEP customer is determined as PEP customer, PEP KYC check will be mandatory during KYC Stage.

5. Select the toggle to determine if the customer is from **Armed Forces**.Capture the details once the fields are enabled.

Table 1-45	Armed Forces -	- Field Description
------------	----------------	---------------------

Field	Description	
Armed Forces	Flag to identify if party is a service member.	
Service Branch	<ul> <li>Select the service branch of customer in armed forces from the drop-down list. The available options are:</li> <li>Air Force</li> <li>Army</li> <li>Marine Corps</li> <li>Navy</li> </ul>	
	Note: The list of values can be configured through Entity Maintenance.	
Remarks	Specify the remarks	
Employee ID	Specify the employee ID.	
MLA Covered	Select, if customer is covered under MLA act in armed forces.	
Unit Name	Specify the unit name of the customer in armed forces.	
Ordered Number	Specify the ordered number of the customer in armed forces.	
Start Date	Specify the start date from which the customer joined armed forces.	



Field	Description
End DateSpecify the last date of the customer in armed forces.	
Notification Date	Specify the notification date of the customer.

#### Table 1-45 (Cont.) Armed Forces - Field Description

### Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

6. Select the toggle to determine if the customer is from **Financial Institution Data Match (FIDM)**. Capture the details once the fields are enabled.

For more information on fields, refer to the field description table.

Table 1-46 Financial Institution Data Match (FIDM) - Field Description

Field	Description
FIDM	Flag to identify if party is a FIDM.
Remarks	Specify the remarks for FIDM match.
FIDM Default Amount Default amount of FIDM.	
FIDM Agency Specify FIDM Agency.	
Date of Report	Specify date of report of FIDM.

## Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

7. Click Next to move to the Membership/Association segments.

## 1.1.2.7 Onboarding Enrichment - Membership / Association

This topic provides information about the customer is a member in or associated with any institution, the relationship manager can add details about the same in this data segment.

1. Click Next in the Additional Information screen.

The Membership / Association screen displays.



Onboarding Enric	nment - 000125787	Documents J L X
Basic Info	Membership / Association	Screen(7/11
Signatures	No of Membership	
Relationships	0	
Employment	+	
Consent and Preferences	No items to display.	
Additional Info Details	Page 1 (0 of 0 items)  < ∢ 1 → >	
• Membership / Associati		
Financial Profile		
MIS Details		
Comments		
Review and Submit		
	Ca	ancel Hold Back Save & Close Next

Figure 1-48 Enrichment – Membership

- Click Add to add the Membership details. The Membership screen displays.
- 3. Specify the details on the **Membership** screen.

Figure 1-49 Membership

mbership						
titution Name		Institution Type	Membership Ty	e Mem	bership since - Membersl	nip upto
			•	•		Ē
	Required		Required	Required	Required	Required



For more information on fields, refer to the field description table.

### Table 1-47 Membership - Field Description

Field	Description
Institution Name	Specify the name of institution where the customer is a member.



Field	Description
Institution Type	<ul> <li>Select the type of institution from the drop-down list. The available options are:</li> <li>Private</li> <li>Public</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Membership Type	<ul> <li>Select the type of membership from the drop-down list. The available options are:</li> <li>Long term</li> <li>Short term</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Membership Since	Click <b>Calendar</b> icon and select the membership start date.
Membership Upto	Membership valid till date as per membership details of the party.

 Table 1-47
 (Cont.) Membership - Field Description

4. Click **Save** to save the details captured.

The system adds the membership details and lists in the  $\ensuremath{\textit{Enrichment}}$  -  $\ensuremath{\textit{Membership}}$  screen

Figure 1-50 Enrichment – Membership List

Sequence of Membership Spec. Conf. Iron Membership Spec. Iron Me	Onboarding Enric	hment - 231572023			() Documents 🛟 🗙
Recording and a set of a set o	Basic Mile	Membership / Association			Screen(7/11
Encloyment          Consert and Professor S         Actional Mail           Mandal Sector        Mandal Sector           Mandal Sector        Mondal Sector           Mandal Sector	Signatures		No of Members	Np	
Conserved Networks     Additional System Services     Meendewaking Types: Long term     Meendewaking datase: June 1, 2023     3       Meendewaking Types: Long term     Meendewaking types: Long term     Meendewaking datase: June 1, 2023     3       Page: 1 of 1 (tof 1 Service)     June 1     June 1     June 1       Connerent:     Service)     June 1     June 2	Relationships		<b>1</b>		
Constant Shaharana Additional Shaharana Mendenchip / Consult     See Shaharana Shaharana Mendenchip / Spec Long term     Mendenchip Spec Long term     Mendenchip State     3       Page 1 of 1 (Lot Lemm) R + 1 + N       Michaelana Michaelana	Employment				
Additional Mar.         Membership Spect Long term         Membership Spect Long term         Membership Spect Note: 30/01         I           Membership Spect Long term         Membership Spect Long term         Membership Spect Note: 30/01         I         I           Membership Spect Long term         Membership Spect Long term         Membership Spect Note: 30/01         I         I           Membership Spect Long term         Membership Spect Long term         Membership Spect Note: 30/01         I         I           Membership Spect Long term         Membership Spect Long term         Membership Spect Note: 30/01         I         I           Membership Spect Long term         Membership Spect Long term         Membership Spect Note: 30/01         I         I           Membership Spect Long term         Membership Spect Long term         Membership Spect Note: 30/01         I         I           Membership Spect Long term         Membership Spect Long term         Membership Spect Note: 30/01         I	Consent and Preferences				
Microsoft Holde         Page: 1 of 1 (1 of 11mm)   _{i_i} + [] > [0]           MSC Details         Conserverth	Additional Infe		Membership Type: Long term	Membership since: 3,me 1, 2025	1
MS Details Conserverb.	Membership / Associati				
Connerts	Financial Profile	Page 1 of 1 (f of Literre) N + 1 + N			
	MS Details				
Review and Submit	Comments				
	Review and Submit				
				Errol	Hald Back Save & Cone Hant

5. Click Next to move to the Onboarding Enrichment – Financial Profile segments.



## 1.1.2.8 Onboarding Enrichment - Financial Profile

The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding total income and net worth, income, and expense details, and details about the relationship with other banks.

This screen is to add or update asset and liability details.

## Note:

The fields marked as **Required** are mandatory.

The following additional Data Segments can be captured in Financial Profile in Onboarding Enrichment – Financial Profile section.

Table 1-48	<b>Data Segment - Description</b>
------------	-----------------------------------

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Total Income and Net worth	Optional	Data Segment to capture Total Income and Net worth of the party.
2	Income & Expense	Optional	Data Segment to capture Income and Expense details of the party.
3	Other Relationship	Optional	Data Segment to capture Other Relationships of the party.
4	Beneficially Owned Company	Optional	Data Segment to capture Beneficially Owned Company relations of the party.

1. Click Next in theMembership/Association screen.

The Financial Profile screen displays.

### Figure 1-51 Enrichment – Financial Profile

Onboarding Enric	nment - 000118317	Documents JL X
Basic Info	Financial Profile	Screen(8/10)
Signatures	Total Income Total Net Worth	
Relationships		
Employment	> Assets & Liabilities	
Consent and Preferences	> Income & Expenses	
Additional Info	> Other relationship	
Membership / Associati		
Financial Profile	Beneficially Owned Company	
Comments		
Review and Submit		
	Cancel Hol	d Back Save & Close Next

2. On the Financial Profile screen, click and expand Assets & Liabilities segment. The Assets & Liabilities screen displays.



Figure 1-52 Assets and Liabilities Details

Assets	Add Liabiliti		A
No data to c	tisplay	1.5	96% 96% 96% 96% 97 Credit Card Outstandir 96% 96% 96% 96% 96% 96% 96% 96% 96% 96%
		86.3%	Other Liability     Education Loan     Property Loan

3. On the Assets & Liabilities screen, you can perform the following actions. For more information, refer to the below table.

Table 1-49	<b>Common Actions for Assets and Liabilities</b>
------------	--

Action	Description
Add	Click <b>Add</b> button to add the assets and liabilities in the corresponding tiles. For more information, refer to the Figure 1-29 and Figure 1-31.
View detail	Click <b>View detail</b> button in the corresponding tiles to change the chart view of asset and liabilities detail to the list view.
Back	Click <b>Back</b> button in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

4. Click the configure icon in the corresponding tile.

The following options are displayed in assets and liabilities details:

- Add
- Modify
- Delete
- 5. Click and expand the **Income & Expenses** section.

### Figure 1-53 Financial Profile – Income and Expense

ncome		Add Expens	ies	Ac
	100%	Pension	100%	Medica

6. Click Add to add the income details of the customer.

The Income screen displays.



Income		Add Expense	'S	A
	100%	Pension	100%	Medic

### Figure 1-54 Income

7. Click Add.

The Add Income screen displays.

### Figure 1-55 Add Income

е Туре	Frequency	Am	ount	
	•	•	•	

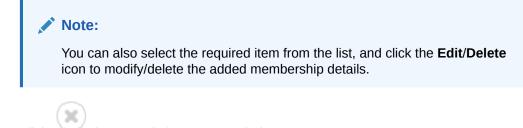
8. On the Add Income screen, specify the fields.



Field	Description
Income Type	Select income type from the drop-down values. The available options are: Pension Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Business Total Income Investment Income Other Income
	Note: The list of values can be configured through Entity Maintenance.
Frequency	Select frequency of income from the drop-down list. The available options are: Weekly Bi-Weekly Monthly Quarterly Yearly Daily Half Yearly
	Note: The list of values can be configured through Entity Maintenance.
Currency	Click the search icon and select the currency from the list.  Note:  The list of values can be configured through Common Core Maintenance for Currency Code.
Amount	Specify the value of income as per income details of the party

 Table 1-50
 Add Income – Field Description

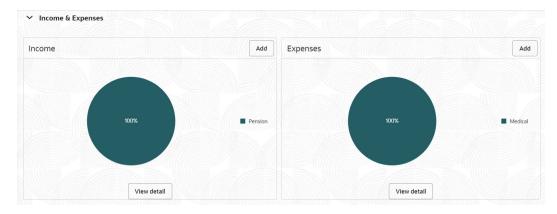
9. Click **Add** to save the details.



- **10.** Click icon to exit the **Income** window.
- **11.** In the **Expenses** tile, click the configure icon to add the expense details of the customer. The **Expenses** window is displayed.

The Expenses window is displaye

Figure 1-56 Expense



### 12. Click Add.

The Add Expenses screen is displayed.

Expenses				
Expense Type	Frequency	Exj	oense Value	
	▼	•	•	
	Required	Required	Required	Required

13. On the Add Expense screen, specify the fields.



Field	Description
Expense Type	Select expense type from the drop-down list. The available options are:         • Medical         • Education         • Rentals         • Household         • Vehicle         • Fuel         • Other Expenses         • Loan Payments         • Utility Payments         • Insurance Payments         • Credit Card Payments
	Note: The list of values can be configured through Entity Maintenance.
Frequency	Select the frequency from the drop-down list. The available options are: • Weekly • Bi-Weekly • Monthly • Quarterly • Yearly • Daily • Half Yearly
	Note: The list of values can be configured through Entity Maintenance.
Currency	Click the search icon and select the currency from the list.

 Table 1-51
 Add Expenses - Field Description



Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

**14.** Click **Add** to save the details.

		<b>Note:</b> You can also select the required item from the list, and click the <b>Edit/Delete</b> to modify/delete the added membership details.
15.	Click	icon to exit the <b>Income</b> window.

**16.** Click and expand the **Other Relationship** section.

The Other Relationship screen displays.

### Figure 1-58 Other Relationship

✓ Other relationship	
➡ No items to display.	
Page 1 (0 of 0 items)  < ∢ 1 → >	

**17.** Click **Add** to add details about the customer's relationship with other banks.

The Relationship with other financial institutions screen displays.

### Figure 1-59 Relationship with other financial institutions

titution Name	Relationship Type	Account Number	Relationship worth	
		•	•	
la di su di la mana	Required			
lationship Since				

On the Relationship with other financial institutions screen, specify the fields.
 For more information on fields, refer to the field description table.

### Table 1-52 Relationship with other financial institutions - Field Description

Field	Description
Institution Name	Specify the name of the institution where the customer is a member.



Field	Description
Relationship Type	<ul> <li>Select the relationship type from the drop-down list. The available options are:</li> <li>Loan</li> <li>Deposit</li> <li>CASA</li> </ul>
	Note: The list of values can be configured through Entity Maintenance.
Relationship Worth	Select a currency from the drop-down values, and specify the relationship worth amount.
Relationship worth Currency	Relationship worth currency with other financial relationship of party. Select from the available list of values.
	List of values can be configured through Common Core Maintenance for Currency Code.
Relationship Since	Click <b>Calendar</b> icon and select the start date of the customer's relationship.

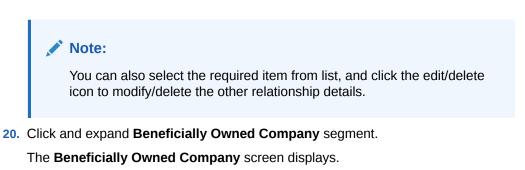
### Table 1-52 (Cont.) Relationship with other financial institutions - Field Description

**19.** Click **Add** to save the details.

The system adds and lists the relationship details in the  $\ensuremath{\textbf{Other relationship}}$  section

#### Figure 1-60 Other Relationship List

<b>0</b> 888	Test Relationship Type: Loan Relationship Since: January 2, 2015	Account Number:	Relationship worth:	:





### Figure 1-61 Beneficially Owned Company

✓ Beneficially Owned Company				
•				
No items to display.				
Page 1 (0 of 0 items)  < 4 1 ▶	×			

**21.** Click + to add details about beneficially owned company.

The Beneficially Owned Company pop-up screen is displayed.

Figure 1-62 Beneficially Owned Company

Company Name		Location	Percentag	ge Holdings		Annual Income	
				`	~ ^	-	
1 Of Durlinson	Required				Required		
ine Of Business							

22. On the **Beneficially Owned Company** pop-up screen, specify the details. For more information, refer to the field description table.

### Table 1-53 Beneficially Owned Company - Field Description

Field	Description
Company Name	Specify company name as per beneficially owned company details of the party.
Location	Specify location of the beneficially owned company of the party.
Percentage Holding	Percentage holding as per beneficially owned company details of the party.
Annual Income Currency	Select the currency of incomer as per income details of the party from the list of values.
Annual Income Amount	Specify annual income of the beneficially owned company of the party.
Line of Business	Specify line of business of the beneficially owned company of the party.

## Note:

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

The system adds and lists the beneficially owned company details in the section.

Note:

You can also select the required item from list and click edit/delete icon to modify/delete the beneficially owned company details.

23. Click Next to move to the Comments segment.

## 1.1.2.9 Onboarding Enrichment - Comments

The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.

Capturing comments help the banker working with this task in the next stage to better understand the task.

1. Click Next in theOnboarding Enrichment - Financial Profile screen.

The **Comments** screen displays.

Onboarding Enrich	ment - 000125787	Documents L X
Basic Info	Comments	Screen(10/11
Signatures	► ~ B I ∓ A -size- ·	>
Relationships	Enter text here	
Employment		
Consent and Preferences		
Additional Info Details		
Membership / Associati		
Financial Profile		
MIS Details		Post
Comments	No items to display.	
Review and Submit		
		Cancel Hold Back Save & Close Next

Figure 1-63 Comments

- 2. Specify the overall comments for the **Onboarding Enrichment** stage.
- 3. Click Post.
- Click Next to move to the Onboarding Enrichment Review and Submit segments.

## 1.1.2.10 Onboarding Enrichment - Review and Submit

The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

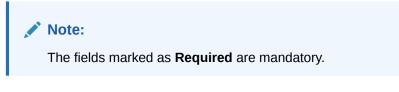
For information on reviewing and submitting the task to the next stage, refer to **Onboarding Initiation - Review and Submit** section.



# 1.1.3 KYC Check

KYC check for the retail customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC Information.

For successful retail onboarding, the customer must be compliant with all the necessary KYC checks.



**1.** To acquire and edit the KYC task, click **Tasks**. Under **Tasks**, click **Free Task**.

The system displays the **Free Tasks** screen.

Figure 1-64 Free Task

C Tasks	10	Adapt 1 Pr	- T-	the finger						
Awaiting Gustomer Clerification	1.50	Acquire & Edit		Process Name 2	Process Reference Number 0	Application Number ()	State 0	Application-Date 0	Banh 2	Contorner Nambe
Business Process Maintenarics		Acquire 6		SMB Oriboarding	291723036	0064/99000060950	KOC.	38-05-50	006	
Completed Tasks		Acquire &	-	SMB Loan Orignation	0045MBL010025766	00647P000060956	Application Entry	18-05-50	006	
Prese Taska		Acquire &		SMB Loan Origination	006/SMTL010025755	005APP000050944	Application Entry	18-03-30	006	
	0	Acquire 6		Small and Medium Bu	0065MBCA30012655	006APP00006094!	Application Entry	18-05-30	-006	
		Acquire 6		Retail Liten Originatio	006HMLN010025750	006479000060934	Application Entry	18-05-50	006	
		Acquire 6		CcOriginationProcess.	006MASTER0005169	006A2P000060927	Application Entry	18-05-30	006	
	0	Acquire &		Current Account Origi	006CURPCA0012652	006APP000060925	Application Entry	16-03-30	006	
SubProcess Terms		Acquire &		Savings Account Origi	00854k/REG0016259	006APP000060920	Application Entry	18-03-50	006-	
		Accessive for		Small and Medium Bu	0065MBCA10012649	006479000060868	Application Entry	18-05-30	006	
	0	Acquire 6	Bellevi	Smalt and Medium Bu	0065MBCA30032645	006479000060803	Application Enclotment	16-03-30	006	
	-	The same	_	month to the second second	contribution .		w.p.			

2. Click Acquire and Edit in the Free Tasks screen for the application for which KYC Check stage has to be acted upon.

The **Customer Summary** screen displays.



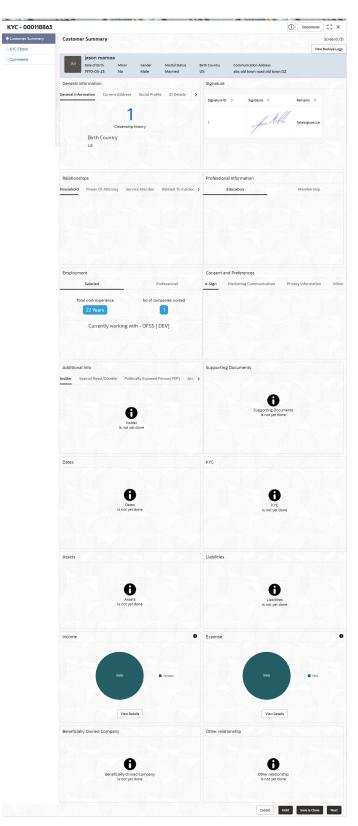


Figure 1-65 KYC - Customer Summary

3. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on fields, refer to the field description table.



Tile	Description
General Information	In this tile, the following details are displayed: <ul> <li>Citizenship</li> <li>Address</li> <li>Social Profile</li> </ul>
Professional Information	In this tile, the following details are displayed: <ul> <li>Education</li> <li>Membership</li> </ul>
Employment	Displays the employment details of the customer.
Dependent	Displays the dependent details of the customer.
Dates	Displays the details of the dates.
КҮС	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

 Table 1-54
 Customer Summary - Tile Description

4. Click Next.

The **KYC Check** screen displays. OBPY support 13 different KYC check as follows

- Address Check
- Identity Check
- Police DB Check
- Credit Score Check
- Education Qualification
- Field Verification
- Reference Check
- Suit Filed
- PEP Identification
- AML Check
- FATCH Check
- SDN Check
- Sanction Check

KYC Checks are listed during KYC stage, based on the Mandatory and Optional KYC check configuration except PEP Identification. PEP Identification check is displayed, if customer is determined as Politically Exposed Person (PEP) during Enrichment Stage  $\rightarrow$  Additional Info.

For more information about Mandatory and Optional KYC check configuration, refer to the **Party Onboarding Configuration User Guide**.



Figure 1-66 KYC Check

Comments Address Verification is yet to i completed	be Identity Verification is yet to be		
Address Verification is yet to	be Identity Verification is yet to be		
Address Verification is yet to completed	be Identity Verification is yet to be		
completed	identity remedition is yet to be		
	completed		
Verify	Verify		
		Cancel Hold	Back Save & Close Next

5. Verify all the **KYC** Checks listed.

,	
Field	Description
Name as in the document	Name as per documents provided for KYC check of the party.
ID Number	ID number of a document uploaded for a party.
DOB as on Document	Date of birth as per KYC check of the party.
Address as in Document	Address as per the document provided during KYC Check process.
Reference number	Any related reference number for the KYC check of the party.
Verification Type	<ul> <li>Select the verification type of the KYC check for the party from the drop-down list. The available options are:</li> <li>Internal</li> <li>External</li> <li>Note: <ul> <li>List of values can be configured through Entity Maintenance.</li> </ul> </li> </ul>
Verification Medium	<ul> <li>Select the verification medium of the KYC check for the party from the drop-down list. The available options are:</li> <li>Manual</li> <li>Online</li> <li>Note: <ul> <li>List of values can be configured through Entity</li> </ul> </li> </ul>
	Maintenance.

 Table 1-55
 Address Check - Field Description



Field	Description
Verification Status	<ul> <li>Select the verification status of the KYC check for the party from the list of values. The available options are:</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Issued On	Issuance date of identification as per KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.
KYC ID Type	<ul> <li>Select ID type of identification of the party from the following drop-down list. The available options are:</li> <li>Proof Of Identity</li> <li>Proof Of Residence</li> </ul>
	Note: List of values can be configured through Entity Maintenance.

### Table 1-55 (Cont.) Address Check - Field Description

## Note:

For Entity Maintenance details, refer to the **Oracle Banking Party Configurations User Guide**.

### Table 1-56Identity Check

Field	Description
KYC ID Type	ID Type of identification of the party.
Name as in the document	Name as per documents provided for KYC check of the party.
ID Number	ID number of a document uploaded for a party.
DOB as on Document	Date of birth as per KYC check of the party.
Address as in Document	Address as per the document provided during KYC Check process.
Reference number	Any related reference number for the KYC check of the party.



Field	Description
Verification Type	<ul> <li>Select verification type of the KYC check for the party from the drop-down list. The available options are:</li> <li>Internal</li> <li>External</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. The available options are: <ul> <li>Manual</li> <li>Online</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. The available options are: Compliant Non-Compliant Yet to Verify
	Note: List of values can be configured through Entity Maintenance.
Issued On	Issuance date of identification as per KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

### Table 1-56 (Cont.) Identity Check

## Note:

For Entity Maintenance, refer **Oracle Banking Party Configurations User Guide**.

,	
Field	Description
House/Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Select country as per KYC check of the party from the drop-down list.  Note: List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Under Policy Jurisdiction	Legal jurisdiction as per police KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Police DB Checked	Flag to identify, if police database is been checked as part of police KYC check.
Record Found (Yes/No)	Party found in records as per suits KYC check of the party.
Reference ID	Any related reference number for the KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. <ul> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul> <li>Note: <ul> <li>List of values can be configured through Entity Maintenance.</li> </ul></li>
Verification On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

### Table 1-57Police DB Check

### Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.



Field	Description
Agency Name	Agency Name of the Credit Score.
Last Reported Monthly Income	Last reported monthly income as per credit KYC check of the party.
Transunion/CIBIL/Credit Score	Credit score as per credit KYC check of the party.
No of ongoing Loans	Number of loans of the party as per credit KYC check of the party.
No of Closed Loans	Number of closed loans of the party as per credit KYC check of the party.
No of Credit Enquiry (Past 6 Month)	Number of credit enquiries of the party as per credit KYC check of the party.
No of Loans Re- structured	Number of restructured loans of the party as per credit KYC check of the party.
No of Loans with overdue	Number of overdue loans of the party as per credit KYC check of the party.
Reference number	Any related reference number for the KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Status	<ul> <li>Select verification status of the KYC check for the party from drop-down list.</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verification Remarks	Verification remarks provided for the KYC check.

## Table 1-58 Credit Score Check - Field Description

## Table 1-59 Education Qualification

Field	Description
Name as in the certificate	Name as in the certificate.
Registration Number	Registration Number as per in the certificate.
Education Category	Category of education as per education details of the party.
Education Type	Education type as per the certificate of education of the party.
Course	Course of study as per education details of the party.
Specialization	Specialization in certificate as per education KYC check of the party.
University Name	University in the certificate as per education details of the party.
Issued On	Issuance date of identification as per KYC check of the party.
Reference number	Any related reference number for the kyc check of the party.

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. Internal External
	Note: List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from
Verification Medium	<ul> <li>Manual</li> <li>Online</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verification Status	<ul> <li>Select verification status of the KYC check for the party from the drop-down list.</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

### Table 1-59 (Cont.) Education Qualification



Field	Description
Address Type	<ul> <li>Select the address type as per field verification KYC check of the party from the drop-down list.</li> <li>Permanent Address</li> <li>Residential Address</li> <li>Communication Address</li> <li>Office Address</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
House / Building	Specify building name as per KYC check of the party.
Street	Specify street as per KYC check of the party.
Locality	Specify locality as per KYC check of the party.
Landmark	Specify address landmark as per field KYC check of the party.
Area	Specify area as per KYC check of the party.
City	Specify city as per KYC check of the party.
State	Specify state as per KYC check of the party.
Country	Select country as per KYC check of the party from the list of values.
	Note: List of values can be configured through Common Core Maintenance for country code.
Zipcode	Zipcode as per KYC check of the party.
Field Investigation Done (Yes/No)	Flag to identify, if field investigation is completed as part of field KYC check of the party.
Agency Name	Agency Name conducted field verification.
Reference number	Any related reference number for the KYC check of the party.
Customer Found	Address found for a party as per field KYC check of the party.
Customer Operating Since	Residing since at a address as per field KYC check of the party.
Verification Medium	<ul> <li>Verification medium of the KYC check for the party Select from the following list of values. List of values can be configured through Entity Maintenance.</li> <li>Manual</li> <li>Online</li> </ul>

Table 1-60	Field Verification - Field Description



Field	Description
Verification Result	<ul> <li>Select verification status of the KYC check for the party from the drop-down list.</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul> Note: <ul> <li>List of values can be configured through Entity Maintenance.</li> </ul>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

### Table 1-60 (Cont.) Field Verification - Field Description

### Note:

For Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.

## Table 1-61 Reference Check - Field Description

Field	Description
Reference Check	Reference Check provided.
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Select country as per KYC check of the party from drop-down list.  Note: List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Available at Contact Number	Flag to identify, if phone number is verified as per reference KYC check of the party.



Field	Description
Relationship	<ul> <li>Select relationship type of the related party from the drop-down list.</li> <li>Spouse</li> <li>Mother</li> <li>Son</li> <li>Daughter</li> <li>Guardian</li> <li>Father</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Year of Association	Years of association as per reference KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify
	Note: List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

### Table 1-61 (Cont.) Reference Check - Field Description

## Note:

For Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.

### Table 1-62 Suit Filed

Field	Description
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.



Field	Description
Country	Select the country as per KYC check of the party from the list of values.
	Note: List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Under Policy Jurisdiction	Legal jurisdiction as per police KYC check of the party.
Court Jurisdiction Check Required (Yes/No)	Flag to identify, if court records are checked for a party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Record Found (Yes/No)	Party found in records as per suits KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.
Verification Status	<ul> <li>Select verification status of the KYC check for the party from the following drop-down list.</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

### Table 1-62(Cont.) Suit Filed

### Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

### Table 1-63 PEP Identification

Field	Description
Politically Exposed (Yes/No)	Flag to identify, if party is politically exposed.



Field	Description
Exposed Country (Yes/No)	Country of exposure as per PEP KYC check of the party.
Relationship	<ul> <li>Select relationship type of the related party from the drop-down list.</li> <li>Spouse</li> <li>Mother</li> <li>Son</li> <li>Daughter</li> <li>Guardian</li> <li>Father</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Exposed with	Exposure details as per the PEP KYC check of the party.
Name as in the PEP List	Name as per PEP KYC check of the party.
Citizenship as in the PEP List	Citizenship as per PEP KYC check of the party.
Exposed Score	Exposure score details as per the PEP KYC check of the party.
Reference number	Any related reference number for the KYC check of the party.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. Internal External Note:
	List of values can be configured through Entity Maintenance.
Verification Medium	<ul> <li>Select verification medium of the KYC check for the party from the drop-down list.</li> <li>Manual</li> <li>Online</li> </ul>
	Note: List of values can be configured through Entity Maintenance.

### Table 1-63 (Cont.) PEP Identification



Field	Description
Verification Status	<ul> <li>Select verification status of the KYC check for the party from the drop-down list.</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Risk Clarification	<ul> <li>Select risk classification as per KYC check of the party from the drop-down list.</li> <li>Risky</li> <li>Medium</li> <li>Low</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Risk Score	Risk score as per KYC check of the party.
Verification Remarks	Verification remarks provided for the KYC check.

 Table 1-63 (Cont.) PEP Identification

## Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-64 AML Check

Field	Description
Customer Listed in AML (Yes/No)	Flag to identify, if party is available in the list as per AML KYC check of the party.
Source of Funds	<ul> <li>Select sources of funds as per AML KYC check of the party.</li> <li>Account Owned By Company</li> <li>Account Owned By Parents</li> </ul>
Source of Wealth	Select sources of wealth as per AML KYC check of the party. <ul> <li>Business</li> <li>Employment</li> </ul>
Name as in the document	Name in the list as per AML KYC check of the party.



Table 1-64	(Cont.) AML Check	
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Field	Description
Citizenship In AML List	Select citizenship as per PEP KYC check of the party from the drop- down list.
	Note: List of values can be configured through Common Core Maintenance for Country Code.
Country where listed	Select listed country as per AML KYC check of the party from the drop-down list.
	Note: List of values can be configured through Common Core Maintenance for Country Code.
Risk Score	Risk score as per KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. Internal External
	Note: List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online
	Note: List of values can be configured through Entity Maintenance.



Field	Description
Verification Status	<ul> <li>Select verification status of the KYC check for the party from the drop-down list.</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Risk Clarification	<ul> <li>Select risk classification as per KYC check of the party from the drop-down list.</li> <li>Risky</li> <li>Medium</li> <li>Low</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Risk Score	Risk score as per KYC check of the party.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-64 (Cont.) AML Check

## Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

### Table 1-65 FATCA Check

Field	Description
US Citizen (Yes/No)	Flag to identify, if party is a US citizen.



Table 1-65	(Cont.) FATCA Check
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Field	Description	
Country of Residence	Select country of residence as per basic information of the party from the list of values.	
Tax Identification Number	Tax Identification Number as per FATCA check.	
Country of Issuance	Select country of issuance as per FATCA KYC details of the party from the list of values.	
Reference Number	Any related reference number for the KYC check of the party.	
Verification Type	Select verification type of the KYC check for the party from the drop-down list. Internal External	
	Note: List of values can be configured through Entity Maintenance.	
Verification Medium	<ul> <li>Select verification medium of the KYC check for the party from the drop-down list.</li> <li>Manual</li> <li>Online</li> </ul>	
	Note: List of values can be configured through Entity Maintenance.	

Table 1-65	(Cont.) F	ATCA Check
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Field	Description	
Verification Status	<ul> <li>Select verification status of the KYC check for the party from the drop-down list.</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul>	
	Note: List of values can be configured through Entity Maintenance.	
Verified On	Verification date of the KYC check for the party.	
Valid Till	Verification valid till date of the KYC check for the party.	
Verification Remarks	Verification remarks provided for the KYC check.	

## Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-66	SDN Check
------------	-----------

Field	Description	
Found in SDN Search? (Yes/No)	Flag to identify, if party is available in the list as per SDN (OFAC) KYC check of the party.	
ID of the SDN match	ID of the SDN (OFAC) match as per SDN (OFAC) KYC check of the party.	
Score of the SDN match	Score as per SDN KYC check of the party.	
Program name	Program name as per SDN (OFAC) KYC check of the party.	
House / Building	Building name as per KYC check of the party.	
Street	Street as per KYC check of the party.	
Locality	Locality as per KYC check of the party.	
Landmark	Address landmark as per field KYC check of the party.	
Area	Area as per KYC check of the party.	
City	City as per KYC check of the party.	
State	State as per KYC check of the party.	
Country	Country as per KYC check of the party.	
Zipcode	Zipcode as per KYC check of the party.	
Phone	Phone number as per KYC check of the party.	
Reference Number	Any related reference number for the KYC check of the party.	



Field	Description
Verification Type	<ul> <li>Select verification type of the KYC check for the party from the drop-down list.</li> <li>Internal</li> <li>External</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list.  Manual  Online
	Note: List of values can be configured through Entity Maintenance.
Verification Status	<ul> <li>Select verification status of the KYC check for the party from the drop-down list.</li> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
vermeu On	

#### Table 1-66 (Cont.) SDN Check

### Note:

For Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.

#### Table 1-67Sanction Check

Field	Description
Found in List	Check to identify, if customer is found in sanctions check list.



Field	Description
Sanction List Name	Sanctions list name as per regulatory sanctions lists.
Name as in List	Name of the party as found in sanctions list.
Address in List	Address of the party as found in sanctions list.
Reference number	Reference number of sanctions KYC check.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. Internal External
	Note: List of values can be configured through Entity Maintenance.
Verification Medium	<ul> <li>select verification medium of the KYC check for the party from the drop-down list.</li> <li>Manual</li> <li>Online</li> </ul>
	Note: List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify
	Note: List of values can be configured through Entity Maintenance.
Verified On	Date of verification of sanctions check.
Valid Till	Valid till date of sanctions check.
Verification Remarks	Verification remarks provided for the KYC check.

### Table 1-67(Cont.) Sanction Check



Field	Description	
Risk Clarification	Select risk classification as per KYC check of the party from the drop-down list. • Risky • Medium • Low	
	Note: List of values can be configured through Entity Maintenance.	
Risk Score	Risk score as per KYC check of the party.	

Table 1-67(Cont.) Sanction Check

### Note:

For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

6. Click Submit.

On the **KYC Check** screen, the verification details are updated in the corresponding tile.

- 7. Verify all the KYC checks listed for the selected product.
- 8. Click Next.

The **Comments** screen displays.

Figure 1-67 KYC – Comments

KYC - 000118863		$\bigcirc$	Documents	11 1
Customer Summary	Comments		111111773	Screen(3
KYC Check		H1	H2 G	>
Comments	Enter text here			
				Pos
	No items to display.			

- 9. Specify the overall comments for the **KYC** stage.
- **10.** On the **Comments** screen, perform the following actions:



Actions	Description
Post	Click <b>Post</b> . The comments are posted below the text box.
Submit	Click Submit. The Checklist window is displayed.
Outcome	<ul> <li>On the Checklist window, select the Outcome as Approve or Reject and click Submit. Based on the value selected for the outcome, the following conditions apply:</li> <li>If Approve is selected, the task is moved to the Recommendation stage.</li> <li>If Reject is selected, the task is terminated.</li> </ul>

Table 1-68 Actions - Description

## 1.1.4 Recommendation

In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate.

If the details are inappropriate, the reviewer can send the task back to the previous stage.

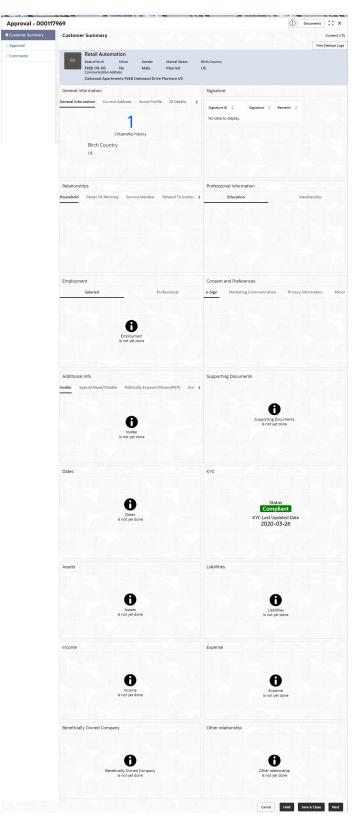
#### Note:

The fields marked as **Required** are mandatory.

1. Click Acquire and Edit in the Free Tasks screen for the application for which Recommendation stage has to be acted upon.

The **Customer Summary** screen displays.





### Figure 1-68 Recommendation – Customer Summary

2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on the tiles, refer to the **Table 1-54** 



#### 3. Click Next.

The **Review** screen display.

IDVR Yes Recommended Approve	ments	) Documents	$\bigcirc$					9	- 00011796	Recommendation
Decision       Comments         Approve       Recommended to proceed further         Section ©       Compliant with Bank ©       Details (Non-Compliance to Bank ©       Mitigation       Recommended ©       Decision         IDVR       Yes       Image: Commended Compliance to Bank ©       Image: Commended Compliance to Bank ©       Recommended ©       Decision	Screen(2/3							ndation	Recomme	Customer Summary
Approve       Compliant with Bank policy)       Compliance to Bank policy)       Details of Risk policy)       Recommended Compliance to Bank policy)         IDVR       Yes       Yes       Recommended Compliance to Bank policy)       Recommend						iments	Com		Decision	Recommendation
Section     Policy?     Policy)     Mitigation     Recommended     Decision       IDVR     Yes     Recommended     Approve						commended to proceed further	R		Approve	Comments
IDVR         Yes         Recommended         Approve	≎ Action ≎	Decision \$	Peronmended ^		^				Section 0	
ADVR Yes Recommended Approve		Approve		tigation	÷	Policy)	Ŷ			
	Ø	Approve	Recommended					Yes	ADVR	

#### Figure 1-69 Recommendation – Recommendation Comments

- 4. Select Recommendation decision in Decision field.
- 5. Specify the Comments for Recommendation decision.
- 6. Click Action to Input Recommendation details for each of the KYC type.

For example, if the user clicks **Action** in **Address Verification**, the system displays the **Address Verification** window as shown.

7. Click **Action** to Input Recommendation details for each of the Party Information Data Segment.

The **Onboarding Approval** screen displays.

8. Specify the fields for **Onboarding Approval**.

For more information on fields, refer to the field description table.

 Table 1-69
 Onboarding Approval - Field Description

Field	Description			
Compliant with Bank Policy	Enable the toggle button if customer is compliant with the Bank Policy.			
Recommended	Enable the toggle button if customer is Recommended by reviewing user.			
Decision	Specify decision with respect to KYC type.			
Details (Non-Compliance to Bank Policy)	Specify the details of Non-Compliance to Bank Policy.			
	Note: This field is available only Compliant with Bank Policy toggle is disabled.			



Field	Description
Details of Risk Mitigation	Specify the comments of Details of Risk Mitigation.   Note: This field is available only Compliant with Bank Policy
	toggle is disabled.

#### Table 1-69 (Cont.) Onboarding Approval - Field Description

- 9. Click View KYC Details to review all the KYC details.
- 10. Click **Update** to update the decision.
- **11.** On the **Comments** screen, perform the following actions:

Table 1-70 Actions - Description

Actions	Description
Post	Click <b>Post</b> . The comments are posted below the text box.
Submit	Click Submit. The Checklist window is displayed.
Outcome	<ul> <li>On the Checklist window, select the Outcome as Approve or Reject and click Submit. Based on the value selected for the outcome, the following conditions apply:</li> <li>If Approve is selected, the task is moved to the Approval stage.</li> <li>If Reject is selected, the task is terminated.</li> </ul>

#### 12. Click Next.

The Comments screen displays.

**13.** Specify the overall comments for the **Recommendation** stage.

## 1.1.5 Approval

In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage.

If the outcome of this stage is *Proceed*, the task is automatically moved to the host system.

1. Click Acquire and Edit in the Free Tasks screen for the application for which Approval stage has to be acted upon.

The Approval - Customer Summary screen displays.



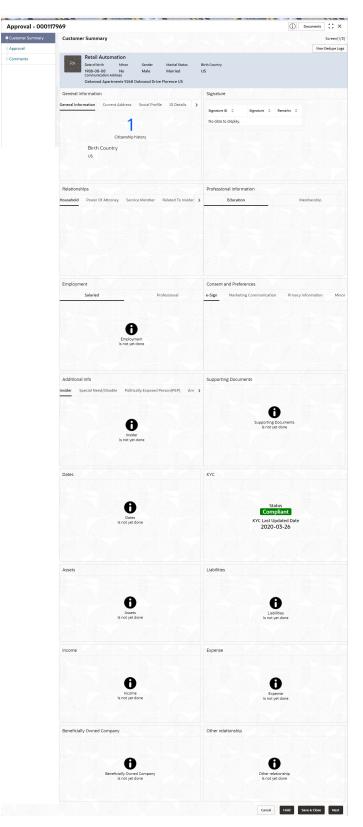


Figure 1-70 Approval – Customer Summary

On the Customer Summary screen, verify the details that are displayed in tiles.
 For more information on the tiles, refer to Table 1-54



3. Click Next.

The Approval screen is displayed.

Approval - 00011	7969	Documents J + X
Customer Summary	Approval	Screen(2/
• Approval	> Recommendation Summary Approved	
Comments	✓ Approval Decision	
	Decision Comments	
	Approve   Done.	

Figure 1-71 Approval – Approval Comments

4. View Recommendation Summary as Approved or Rejected based on the Recommendation Decision provided in Recommendation stage.



 Table 1-71
 Recommendation Summary

Number of Users	Individual Decision	Recommendation Summary
2 User (User 1 & User 2)	User 1 – Approved User 2 – Approved	Approved
2 User (User 1 & User 2)	User 1 – Approved User 2 – Rejected	Rejected
3 Users (User 1 & User 2 & User 3)	User 1 – Approved User 2 – Rejected User 3 – Approved	Rejected

5. Click and Expand Recommendation Summary view Recommendation Decision and Comments from respective users from Recommendation stage.

The Recommendation Summary screen displays.



Customer Summary	Recomme	ndation								Screen
Recommendation	Decision		Com	ments						
Comments	Approve	•	Re	commended to proceed further						
	Section \$	Compliant with Bank Policy?	0	Details (Non-Compliance to Bank Policy)	0	Details of Risk Mitigation	¢	Recommended 0	Decision \$	Action
	IDVR	Yes						Recommended	Approve	Ø
	ADVR	Yes						Recommended	Approve	1

Figure 1-72 Recommendation Summary

- Click Action to see Recommendation details and KYC details for respective KYC types. The OnboardingApproval screen displays.
- 7. Click and Expand **Approval Decision** to provide **Approval Decision** and Comments for Party Onboarding.
- 8. Click Next to Comments data segments.

The Approval – Comments screen displays.

9. On the **Comments** screen, perform the following actions:

Table 1-72	<b>Actions - Description</b>
------------	------------------------------

Action	Description		
Comments	Specify the overall comments for the Approval stage.		
Post	Click <b>Post</b> . The comments are posted below the text box.		
Submit	Click <b>Submit</b> . The <b>Checklist</b> window is displayed.		
Outcome	<ul> <li>On the Checklist window, select the Outcome as Proceed, Reject, or Additional Info and click Submit. Based on the value selected for the outcome, the following conditions apply:</li> <li>If Proceed is selected, the task is automatically moved to the host system.</li> <li>If Reject is selected, the task is terminated.</li> <li>If Additional Info is selected, the task is moved back to the Onboarding Enrichment stage.</li> </ul>		



## 1.2 Retail Amendment

In the **Amendment** stage, the relationship manager can amend the information or can add additional information about a retail customer using Oracle Banking Enterprise Party Management.

### Note:

- User should have required Customer Group Access to amend a party within a customer access group.
- User should have required Personal Identifiable Information (PII) access to amend a party, if PII fields are configured.
- 1. On Home page, click Party Services. Under Party Services, click Amendment.

The Amendment screen displays.

- 2. Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:
  - Party ID
  - First Name
  - Middle Name
  - Last Name
  - Data of Birth
  - Unique ID
  - Mobile Number
  - Email
- 3. Click Amend Now.

The Amendment – Retail Amendment screen displays.

- 4. Click icon in the desired section to be updated. You can update the following sections during amendment:
  - General Information For more information, refer to Add Basic Details.
    - a. Business Details
    - b. Basic Information
    - c. Address
    - d. Social Profile
  - Signature For more information, refer to the Onboarding Enrichment -Signatures
  - Relationships For more information, refer to the Onboarding Initiation -Relationship



- Professional Information
  - a. Education Details For more information, refer to **Onboarding Initiation -**Educational Qualification.
  - b. Membership Details For more information, refer to **Onboarding Enrichment -**Membership / Association.
- Employed For more information, refer to Onboarding Enrichment Employment.
- Consent and Preferences For more information, refer to Onboarding Enrichment -Consent and Preferences.
- Additional Info For more information, refer to Onboarding Enrichment Additional Information.
- Supporting Documents For more information, refer to the
- Dates For more information, refer to the Figure 1-36
- KYC For more information, refer to KYC Check.
- Assets For more information, refer to Onboarding Initiation Financial Information.
- Liabilities For more information, refer to Onboarding Initiation Financial Information.
- Income For more information, refer to **Onboarding Enrichment Financial Profile**.
- Expense For more information, refer to Onboarding Enrichment Financial Profile.
- Beneficially Owned Company For more information, refer to the Figure 1-61
- Other Relationship For more information, refer to the Figure 1-60

#### Note:

In an amendment request, information in one or more sections can be amended one after the other, if required. During amendment, the party status can be amended as party of **Basic Info &** 

**Citizenship** segment. The following status are available for amendment.

- Frozen
- Bankrupt
- Whereabout Unknown
- Deceased Status and Decease Date
- 5. Click Next.

The **Comments** screen displays.

6. On the **Comments** screen, perform the following actions:

#### Table 1-73 Actions - Description

Action	Description
Comments	Specify the overall comments for the Amendment stage.



 Table 1-73
 (Cont.) Actions - Description

Action	Description
Post	Click <b>Post</b> . The comments are posted below the text box.

7. Click Next.

The Review and Submit screen displays.



mer Amend	nt - 000097887 Review and Submit		Scre
nents	Belinda M Johnson		Updated Log
v and Submit	Date of birth Gender Marital Status Citizenship C	ommunication Address 575 Green Hill Road Fort Smith US	Signature
	General Information	Signature	
	General Information Address Social profile ID Deta >		
		Signature ID C Signature C Remarks C	
	1	Signature	
	Citizenship history	1 dynamice	
	Citizenship Us		
	Relationship	Professional Information	
	Household Power Of Attorney Service Member Rela	> Education Membership	
	Consent and Preferences	Additional Info	
	e-Sign Marketing Communication Privacy Information	Minsider Special Need/Disable Politically Exposed Persor >	
		Dates	
	Employment Salaried Professional	Dates	
		6	
	0	Dates Is not yet done	
	Employment Is not yet done		
	Supporting Documents	кус	
		Status	
	Supporting Documents	Compliant	
	Supporting Documents Is not yet done	KYC Last Updated Date 2020-03-26	
	Assets	Liabilities	
	6	6	
	Assets Is not yet done	Liabilities Is not yet done	
		, ye one	
	Income	Expense	
	0	0	
	Income Is not yet done	Expense Is not yet done	
	MIS Details		
	MIS Details		
	MIS Details		

Figure 1-73 Review and Submit

8. On the **Review and Submit** screen, review the customer information and perform the following actions:



Table 1-74 Actions - Description

Action	Description
Submit	Click Submit. The Checklist window is displayed.
Outcome	On the <b>Checklist</b> window, select the <b>Outcome</b> as <b>Proceed</b> and click <b>Submit</b> .

In the **Review** stage, the final reviewer reviews the customer details and moves the task to the **Approval** stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task to the previous stage. After submitting the Review, the system moves the task to the **Approval** stage.

In the **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is **Proceed**, the task is automatically moved to the host system. For more detail on the *Review* and **Approval** stages, refer to **Recommendation** and **Approval**.

## 1.3 Retail View

In this *retail view* stage, the relationship manager can view the information about a retail customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

- User must have required customer group access to view a party within a customer access group.
- User must have required Personal Identifiable Information (PII) access to view a
  party, if PII fields are configured.
- 1. On the Homepage, under Party Services, click View.

The View screen is displayed.

- 2. Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:
  - Party ID
  - First Name
  - Middle Name
  - Last Name
  - Data of Birth
  - Unique ID
  - Mobile Number
  - Email
- 3. Click View Customer.

The **Party View** screen is displayed.

4. Click **t** icon of the respective section for which the information needs to be updated. You can view the following sections during party view:



- General Information For more information, refer to Onboarding Initiation Basic Details.
- Signature For more information, refer to the **Onboarding Enrichment -** Signatures.
- Relationships For more information, refer to the **Onboarding Initiation - Relationship**.
- Professional Information
  - a. Education Details For more information, refer to **Onboarding Initiation -**Educational Qualification.
  - b. Membership Details For more information, refer to **Onboarding Enrichment -**Membership / Association.
- Employment For more information, refer to Onboarding Enrichment -Employment.
- Consent and Preferences For more information, refer to Onboarding Enrichment -Consent and Preferences.
- Additional Info For more information, refer to Onboarding Enrichment Additional Information.
- Supporting Documents For more information, refer to the Figure 1-37.
- Dates For more information, refer to the Figure 1-36.
- KYC For more information, refer to KYC Check.
- Assets For more information, refer to Onboarding Initiation Financial Information.
- Liabilities For more information, refer to **Onboarding Initiation Financial** Information.
- Income For more information, refer to Onboarding Enrichment Financial Profile.
- Expense For more information, refer to **Onboarding Enrichment Financial Profile**.
- Beneficially Owned Company For more information, refer to the Figure 1-61.
- Other Relationship For more information, refer to the Figure 1-60.



# 2 Insta Party Management

Insta party management feature allows user to onboard and amend party using a single screen, enhancing the user experience by providing a straight forward and efficient way to onboard and make amendments to party-related information. The following information can be captured and amended during the insta party onboarding and amendment.

This topic contains the following subtopics:

- Insta Retail Onboarding
   Insta Retail Onboarding feature allows user to onboard party using a single screen.
- Insta Party Amendment Insta Party Amendment feature allows user to amend party using a single screen.
- Insta Party View
   Insta Party View feature allows to view party details using a single screen.

## 2.1 Insta Retail Onboarding

Insta Retail Onboarding feature allows user to onboard party using a single screen.

To initiate the insta onboarding process:

- 1. On the Homepage, under Party Services, click Insta Party Management.
- 2. Under Insta Party Management, click Onboarding.

The **Onboarding** screen is displayed.

#### Figure 2-1 Onboarding - Insta Party Management

Insta Party Management	Party Type Retail	KYC Reference Number	٩		
				Onboard Now	Cant

3. On the **Onboarding** screen, specify the fields. For more information on fields, refer to the field description table.



Field	Description				
Party Type	Select <b>Retail</b> from the drop-down values. The available options are: • Retail				
KYC Reference Number	<ul> <li>Specify the KYC reference number or click Search icon for a KYC reference number. The following values are available for KYC reference search.</li> <li>Party ID</li> <li>First Name</li> <li>Middle Name</li> <li>Last Name</li> <li>Data of Birth</li> <li>Unique ID/National ID</li> <li>Mobile Number</li> <li>Email</li> </ul>				
	<ul> <li>Vote:</li> <li>Unique ID is the ID captured in ID details data segment. National ID is captured as part of Basic Info &amp; Citizenship.</li> <li>Refer to the KYC Management section for the KYC Reference Number.</li> </ul>				

Table 2-1 Onboarding - Field Description

4. Click Onboard Now.

The Insta Retail Onboarding screen is displayed.

#### Figure 2-2 Insta Retail Onboarding

Insta Retail Onb	oarding - 000138583	Documents	×
Party Information	Party Information	Scre	en(1/2
Review	> Basic Details		
	> Documents & Images		
	> Relationships		
	> Employment Details		
	> Consent & Preferences		
	> Additional Information		
	> Membership & Association		
	Financial Profile		
		Cancel Hold Save & Close	Next

Click and expand each data segment to provide required inputs for the party onboarding.

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Insta Retail Onboarding - Basic Details You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.



- Insta Retail Onboarding Documents & Images
   Section to upload party documents including the supporting document and signatures.
- Insta Retail Onboarding Relationships
   The details about the relationships of the customer to be onboarded are added in the
   Relationship segment. Adding relationship details is beneficial to both the customer and
   the bank during critical events.
- Insta Retail Onboarding Employment Details
   Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.
- Insta Retail Onboarding Consent & Preferences Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Retail Onboarding Additional Info Section to add additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Retail Onboarding Membership & Association
   Section to add Membership and Association information related to the party.
- Insta Retail Onboarding Financial Information Section to add financial information related to party including asset, liability, income, and expense.

## 2.1.1 Insta Retail Onboarding - Basic Details

You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.



Basic details screen captures the following data segments to capture Party basic details.

 Table 2-2
 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Basic Info and Citizenship	Mandatory	Data Segment to capture basic personal information of the party.



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	Current Address	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc.
			Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.
3	Previous Address	Optional	<ul> <li>Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address.</li> <li>Minimum address history will be required, if configured, as per Address Management Maintenance.</li> </ul>
			<b>Note:</b> For more information, refer to the <b>Oracle Banking Party</b> <b>Configurations User Guide</b> for address management configurations.
4	ID Details	Mandatory	Data Segment to capture identity details of the party such as Passport, Driving License, etc.
5	Contact Details	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone, etc.
6	Tax Declaration	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	Educational Qualification	Optional	Data Segment to capture educational qualification of the party.
8	Visa Details	Optional	Data Segment to capture visa details of the party.
9	Dates	Optional	Data Segment to capture key and important dates related to party.

Table 2-2 (Cont.) Data Segment - Description	Table 2-2	(Cont.)	Data	Segment	- Description
--	-----------	---------	------	---------	---------------



Table 2-2	(Cont.) Data Segment - Description
-----------	------------------------------------

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
10	Social Profile	Optional	Data Segment to capture Social Profile of the party such as Linkedin, Facebook, etc.

- 1. On Insta Retail Onboarding screen, click and expand the Basic Details segment.
- 2. On the **Basic Details** segment, click on the **Edit** button on **Basic Info and Citizenship** widget.

The Basic Info and Citizenship screen displays.

Figure 2-3 Basic Info and Citizenship

Title		First Name	Middle Name	Last Name
Mr.	•	Test		Test
Suffix		Short Name	Maiden Name	Name In Local Language
Sr.	•	Test		
Date of Birth		Minor	Social Security Number	Gender
1990-03-01	<b></b>		X000-300-3000X	Male 👻
Profession		Occupation	Staff	Citizenship Status
	•	· ·		· ·
Country of Residence		Birth Place	Birth Country	Nationality
US	Q		US Q	US Q
Upload Photo  Upload  Upload  Maximum file size is 100kb				
Customer Category		Customer Segment	Customer Access Group	Risk Level
	Q	•	Q	-
				1
Preferred Currency		Purpose	Relationship Manager ID	

- 3. On the **Basic Info and Citizenship** screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-4 table.
- 4. On the Basic Details segment, click on the Edit button on Current Address widget.

The Current Address screen is displayed.



Figure 2-4 Current Address



5. Click on the 🛨 icon to add a current address details.

The Add Address screen is displayed.

Figure 2-5 Add Address

ddress Type	Location		Preferred	Address Since		
Permanent Address		Q				iii)
		Required			Req	uired
Country	State / Country Sub Division					
Q						
Required Address Line 1 / Building Name	ed Address Line 2 / Street Name	Required	Address Line 3 / City / Town Name	Zip Code / Post Code		
				DOCUSER1		
Requir	ed	Required	Required			
> Additional Info						
> Media For Address						

- 6. On the Add Address screen, specify the details. For more information on fields, refer to the steps from *Step 7* to *Step 15* in the *Onboarding Initiation Basic Info* screen.
- 7. Click **Submit** to save a record.
- On the Basic Info segment, click on the Edit button on Previous Address widget. The Previous Address screen is displayed.

Figure	2-6	Previous	Address
--------	-----	----------	---------

revious Address	
age 1 (0 of 0 items) 1< ∢ 1 > >	
	Save Cance

Click on the control add a previous address details.
 The Add Address screen is displayed.



dd Address			
Address Type	Location	Address From - Address To	
Permanent Address 🔹	Q		
	Requir	ed Required Required	
Country	State / Country Sub Division		
Q			
Required Address Line 1 / Building Name	Requir Address Line 2 / Street Name	Address Line 3 / City / Town Name	Zip Code / Post Code
Required	Requir	ed Required	Required

- **10.** On the **Add Address** screen, specify the details. For more information on fields, refer to the steps from *Step 7* to *Step 15* in the *Onboarding Initiation Basic Info* screen.
- **11.** Click **Submit** to save a record.
- 12. On the Basic Info segment, click on the Edit button on ID Details widget.

The **ID Details** screen is displayed.

Figure 2-8 ID Details

+								
ID Type ≎	ID Status 🗘	Unique ID 🗘	Place of Issue	Valid From	Valid Till 🗘	Remarks 🗘	Preferred 0	Actio
No data to disp	lav.							

13. Click on the 🛨 icon to add ID details.

The Add ID Details screen is displayed.

Figure 2-9 ID Details

D Type	ID Status	Unique ID	Place of Issue	
	•	•		
/alid From	Required Valid Till	Required	Preferred	
	Ē	DOCUSER1		

14. On the Add ID Details screen, specify the details. For more information on fields, refer to the Table 1-12 table.



- 15. Click on the Submit to save a record.
- On the Basic Info segment, click on the Edit button on Contact Details widget. The Contact Details screen is displayed.

Figure 2-10 Contact Details

obile Phone Email			
D Code ≎	Mobile Number	Preferred ©	Action
data to display.			

17. Click on the **Hobile Phone** tab to specify the details.

The Add Mobile Number pop-up screen is displayed.

- **18.** Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the Table 1-5 table.
- **19.** Click on the **t** icon on the **Email** tab to specify the details.

The Add Email pop-up screen is displayed.

- 20. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the Table 1-6 table.
- 21. Click Submit to save a record.
- 22. On the Basic Info segment, click on the Edit button on Tax Declaration widget.

The Tax Declaration screen is displayed.

#### Figure 2-11 Tax Declaration

H				
form Type ≎	Valid From 🗘	Valid Till 🗘	Remarks 🗘	Action
lo data to display.				

23. Click on the 🛨 icon to specify the details.

The Add Tax pop-up screen is displayed.

24. On Add Tax pop-up screen, specify the fields. For more information on fields, refer to the Table 1-13 table.

### Note:

On the tax declaration screen, the information will be auto-populated based on **Citizenship Status** of the customer.

25. Click on the Submit button to save a record.



26. On the **Basic Info** segment, click on the **Edit** button on **Educational Qualifications** widget.

The Educational Qualifications screen is displayed.

Highest Degree	No of Degree	No of Diploma	No of Certificate
+			
No items to display.			

Figure 2-12 Educational Qualifications

27. Click on the 🛨 icon to add educational details.

The Add Educational Detail screen is displayed.

Figure 2-13 Add Educational Detail

Education Type	Co	ourse	Specialization	University/Institute	
	•		•		
Date of Completion	Required	Highest Degree	Required	 	
Date of Completion		Highest Degree			
	Ē		•		

- 28. On the Add Educational Detail screen, specify the details. For more information on fields, refer to the Table 1-25 table.
- 29. Click on the Submit button to save a record.
- 30. On the Basic Info segment, click Edit button on Visa Details widget.

The Visa Details screen is displayed.

Figure 2-14 Basic Info - Visa Details

Country Of Visa	Class/Type Of Visa	Visa Number	Port Of Issue	
	Q	•		
/isa Issue Date	Required Visa Expiry Date	Required Remarks	Required	



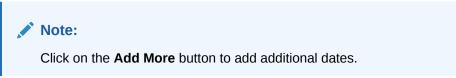
- **31.** On the **Visa Details** screen, specify the details. For more information on the fields, refer to the Table 1-34 table.
- 32. Click **Save** to save a record.
- 33. On the Basic Info segment, click Edit button on Dates widget.

The **Dates** screen is displayed.

Figure 2-15 Basic Info – Dates

✓ Dates		
Date type	Date	Upload photo
	•	Upload
	Required	

34. On the **Dates** screen, specify the details. For more information on the fields, refer to the Table 1-35 table.



35. On the Basic Info segment, click Edit button on Social Profile widget.

The **Social Profile** screen displays.

Figure 2-16 Social Profile

Social Profile		
Facebook	Twitter	Instagram
LinkedIn	Blog	t

- **36.** On the **Social Profile** screen, specify the details. For more information on fields, refer to the Table 1-14 table.
- 37. Click **Save** to save a record.

## 2.1.2 Insta Retail Onboarding - Documents & Images

Section to upload party documents including the supporting document and signatures.



The following data segments are available in the **Documents & Images** screen to capture the details of documents and images.



Table 2-3	Data Segment -	Description
-----------	----------------	-------------

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description	
1	Supporting Documents	Optional	Data Segment to capture supporting documents of the customer.	
2	Signatures	Optional	Data Segment to capture signatures of the customer.	

- 1. On the Insta Retail Onboarding screen, click and expand Documents & Images segment.
- 2. On the **Documents & Images** segment, click **Edit** button on the **Supporting Documents** widget.

The **Supporting Document** screen is displayed.

Figure 2-17 Supporting Documents

<ul> <li>Supporting Documents</li> </ul>		
Total Documents	Document Submitted	Document Pending
No items to display.		
Page 1 (0 of 0 items)  < ∢ 1 → >		

3. Click 🛨 icon to add a supporting document.

The **Document** screen is displayed.

#### Figure 2-18 Add Document

			Ē
Document Expiry Date	Required Documents	Uploaded Documents	Required
Ē	Drag and Drop Select or drop files here.		

- 4. On the **Document** screen, specify the details. For more information on the fields, refer to the Figure 1-38 table.
- 5. On the **Documents & Images** segment, click **Edit** button on the **Signatures** widget.
- 6. Click **t** icon to add a signature.

The **Add Signature** pop-up screen is displayed.



Figure 2-19 Add Signature

Upload Signature	Uploaded Signature	Remarks	
Drag and Drop			
Select or drop files here.			
Maximum image size is 100kb, Other file size			

- 7. On the Add Signature pop-up screen, specify the details. For more information on the fields, refer to the Table 1-37table.
- 8. Click **Save** to save a record.

## 2.1.3 Insta Retail Onboarding - Relationships

The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.

**Note:** The fields marked as **Required** are mandatory.

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description	
1	Household	Optional	Data Segment to capture household relationships of the party.	
2	Power of Attorney	Optional	Data Segment to capture power of attorney relationships of the party.	
3	Service Member	Optional	Data Segment to capture service membrelationships of the party.	
4	Related to Insider	Optional	Data Segment to capture related to insider relationships of the party.	
5	Guardian	Conditional	Data Segment to capture guardian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.	
6	Custodian	Conditional	Data Segment to capture custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.	

Table 2-4 Data Segment - Description



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
7	Solicitor	Optional	Data Segment to capture solicitor relationships of the party.

Table 2-4	(Cont.) I	Data Segment	- Description
-----------	-----------	--------------	---------------

This topic contains the following subtopics:

- Relationships Household Household Relationship segment allows user to capture household relationship of a party such as Father, Son, Mother, Daughter etc.
- Relationships Power of Attorney
   Power of Attorney segment allows user to capture power of attorney related to a party.
- Relationships Service Member
   Service Member Relationship segment allows user to capture details of service member related to a party.
- Relationships Related to Insider
   Insider Relationship segment allows user to capture details of insider related to a party.
- Relationships Guardian
   Guardian Relationship segment allows user to capture details of guardian related to a party.
- Relationships Custodian Custodian Relationship segment allows user to capture details of custodian related to a minor party.
- Relationships Solicitor
   Solicitor Relationship segment allows user to capture details of solicitor related to a party.

### 2.1.3.1 Relationships - Household

**Household Relationship** segment allows user to capture household relationship of a party such as Father, Son, Mother, Daughter etc.

#### To add a relationship with existing customer/non-customer:

#### Note:

The fields marked as **Required** are mandatory.

- 1. On the Insta Retail Onboarding screen, click and expand Relationships segment.
- 2. On the **Relationships** segment, click **Edit** button on the **Household** widget.

The Household screen is displayed.

3. Click on the 💼 icon to add a household relationship.

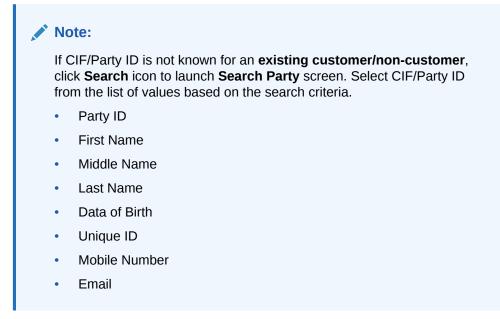
The Add New Household screen is displayed.



Next Cancel

igure 2-20	Add New House	ehold		
Add New Household				
Enter existing CIF/Party Id	Select from the recently added stake	holders or Click Next to onboa	ard a new stakeholder	
Enter CIF/Party Id: or Select Recently Added Stakel	Q der:			
DOCUSER1	<b>•</b>			

4. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.



#### Existing Customer/Non-Customer

- 5. On click of **Next** button in the **Add New Household** screen, the system displays the screen to add relationship specific attribute.
- 6. On the Add New Household screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-17 table.



**New Non-Customer** 



7. On click of **Next** button in the **Add New Household** screen, the system displays the screen to create a new non-customer.

The Add New Household screen is displayed.

- 8. On the Add New Household screen, click and expand Basic Info & Citizenship segment.
- 9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
- 10. On the Add New Household screen, click and expand ID Details segment.
- **11.** Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
- 12. On the Add New Household screen, click and expand Address segment.
- **13.** Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
- 14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- **15.** Add relationship specific attributes. For more information on fields, refer to the Table 1-17 table.

## 2.1.3.2 Relationships - Power of Attorney

Power of Attorney segment allows user to capture power of attorney related to a party.

To add a relationship with existing customer/non-customer:

#### Note:

The fields marked as **Required** are mandatory.

1. On the Relationships segment, click Edit button on the Power of Attorney widget.

The Power of Attorney screen is displayed.

2. Click on the **t**icon to add a household relationship.

The Power of Attorney screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.



#### Note:

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email

#### **Existing Customer/Non-Customer**

- 4. On click of **Next** button in the **Power of Attorney** screen, the system displays the screen to add relationship specific attribute.
- 5. On the **Power of Attorney** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-18 table.

#### **New Non-Customer**

6. On click of **Next** button in the **Power of Attorney** screen, the system displays the screen to create a new non-customer.

The Add New Power of Attorney screen is displayed.

- 7. On the Add New Power of Attorney screen, click and expand Basic Info & Citizenship segment.
- 8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
- 9. On the Add New Power of Attorney screen, click and expand ID Details segment.
- 10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
- **11.** On the **Add New Power of Attorney** screen, click and expand **Address** segment.
- 12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
- **13.** Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- 14. Add relationship specific attributes. For more information on fields, refer to the Table 1-18 table.



## 2.1.3.3 Relationships - Service Member

Service Member Relationship segment allows user to capture details of service member related to a party.

To add a relationship with existing customer/non-customer:

#### Note:

The fields marked as **Required** are mandatory.

- On the Relationships segment, click Edit button on the Service Member widget. The Service Member screen is displayed.
- 2. Click on the **t** icon to add a service member relationship.

The Add New Service Member screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

#### Note:

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email

#### **Existing Customer/Non-Customer**

- 4. On click of **Next** button in the **Add New Service Member** screen, the system displays the screen to add relationship specific attribute.
- 5. On the Add New Service Member screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-16 table.



Note:

For entity maintenance, refer to the Oracle Banking Party Configurations User Guide.

#### **New Non-Customer**

6. On click of **Next** button in the **Add New Service Member** screen, the system displays the screen to create a new non-customer.

The Add New Service Member screen is displayed.

- On the Add New Service Member screen, click and expand Basic Info & Citizenship segment.
- 8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
- 9. On the Add New Service Member screen, click and expand ID Details segment.
- **10.** Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the Add New Service Member screen, click and expand Address segment.
- Specify the details on the Address segment. For more information on fields, refer to the Table 1-7 table.
- **13.** Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- 14. Add relationship specific attributes. For more information on fields, refer to the Table 1-16 table.

## 2.1.3.4 Relationships - Related to Insider

**Insider Relationship** segment allows user to capture details of insider related to a party.

To add a relationship with existing customer/non-customer:



The fields marked as **Required** are mandatory.

1. On the **Relationships** segment, click **Edit** button on the **Related to Insider** widget.

The Related to Insider screen is displayed.

2. Click on the 🛨 icon to add a service member relationship.

The Add New Related to Insider screen is displayed.

 Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click Next to create a non-customer and add as a relationship.



#### Note:

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email

#### **Existing Customer/Non-Customer**

- 4. On click of **Next** button in the **Add New Related to Insider** screen, the system displays the screen to add relationship specific attribute.
- 5. On the Add New Related to Insider screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-19 table.

## Note:

For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

#### **New Non-Customer**

6. On click of **Next** button in the **Add New Related to Insider** screen, the system displays the screen to create a new non-customer.

The Add New Related to Insider screen is displayed.

- 7. On the Add New Related to Insider screen, click and expand Basic Info & Citizenship segment.
- 8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
- 9. On the Add New Related to Insider screen, click and expand ID Details segment.
- **10.** Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the Add New Related to Insider screen, click and expand Address segment.
- **12.** Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
- **13.** Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.



14. Add relationship specific attributes. For more information on fields, refer to the Table 1-19 table.

## 2.1.3.5 Relationships - Guardian

**Guardian Relationship** segment allows user to capture details of guardian related to a party.

To add a relationship with existing customer/non-customer:

	<b>Note:</b> The fields marked as <b>Required</b> are mandatory.
1.	On the <b>Relationships</b> segment, click <b>Edit</b> button on the <b>Guardian</b> widget. The <b>Guardian</b> screen is displayed.
2.	Click on the 💶 icon to add a guardian relationship.
	The Add New Guardian screen is displayed.
3.	Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click <b>Next</b> to create a non-customer and add as a relationship.
	Note:
	If CIF/Party ID is not known for an <b>existing customer/non-customer</b> , click <b>Search</b> icon to launch <b>Search Party</b> screen. Select CIF/Party ID from the list of values based on the search criteria.
	Party ID
	First Name
	Middle Name
	Last Name
	Data of Birth
	Unique ID
	Mobile Number
	• Email
Ex	isting Customer/Non-Customer
4.	On click of <b>Next</b> button in the <b>Add New Guardian</b> screen, the system displays the screen to add relationship specific attribute.
5.	On the <b>Add New Guardian</b> screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-20 table.

#### Note:

For entity maintenance, refer to the Oracle Banking Party Configurations User Guide.

#### **New Non-Customer**

6. On click of **Next** button in the **Add New Guardian** screen, the system displays the screen to create a new non-customer.

The Add New Guardian screen is displayed.

- 7. On the Add New Guardian screen, click and expand Basic Info & Citizenship segment.
- Specify the details on the Basic Info & Citizenship segment. For more information on fields, refer to the Table 1-4 table.
- 9. On the Add New Guardian screen, click and expand ID Details segment.
- **10.** Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the Add New Guardian screen, click and expand Address segment.
- **12.** Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
- **13.** Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- **14.** Add relationship specific attributes. For more information on fields, refer to the Table 1-20 table.

## 2.1.3.6 Relationships - Custodian

**Custodian Relationship** segment allows user to capture details of custodian related to a minor party.

To add a relationship with existing customer/non-customer:

## Note:

The fields marked as **Required** are mandatory.

1. On the Relationships segment, click Edit button on the Custodian widget.

The Custodian screen is displayed.

2. Click on the **t**icon to add a custodian relationship.

The Custodian screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.



#### Note:

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email

#### **Existing Customer/Non-Customer**

- 4. On click of **Next** button in the **Add New Custodian** screen, the system displays the screen to add relationship specific attribute.
- 5. On the Add New Custodian screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-21 table.



For entity maintenance, refer to the Oracle Banking Party Configurations User Guide.

#### **New Non-Customer**

6. On click of **Next** button in the **Add New Custodian** screen, the system displays the screen to create a new non-customer.

The Add New Custodian screen is displayed.

- 7. On the Add New Custodian screen, click and expand Basic Info & Citizenship segment.
- 8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
- 9. On the Add New Custodian screen, click and expand ID Details segment.
- 10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the Add New Custodian screen, click and expand Address segment.
- 12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
- **13.** Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.



**14.** Add relationship specific attributes. For more information on fields, refer to the Table 1-21 table.

## 2.1.3.7 Relationships - Solicitor

Solicitor Relationship segment allows user to capture details of solicitor related to a party.

To add a relationship with existing customer/non-customer:

#### Note:

The fields marked as Required are mandatory.

1. On the Relationships segment, click Edit button on the Solicitor widget.

The **Solicitor** screen is displayed.

2. Click on the **t**icon to add a solicitor relationship.

The The New Solicitor screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

#### Note:

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email

#### **Existing Customer/Non-Customer**

- 4. On click of **Next** button in the **The New Solicitor** screen, the system displays the screen to add relationship specific attribute.
- 5. On the **The New Solicitor** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-22 table.



Note:

For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

#### **New Non-Customer**

6. On click of **Next** button in the **The New Solicitor** screen, the system displays the screen to create a new non-customer.

The The New Solicitor screen is displayed.

- 7. On the **The New Solicitor** screen, click and expand **Basic Info & Citizenship** segment.
- 8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
- 9. On the The New Solicitor screen, click and expand ID Details segment.
- 10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the The New Solicitor screen, click and expand Address segment.
- **12.** Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
- **13.** Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- 14. Add relationship specific attributes. For more information on fields, refer to the Table 1-22 table.

## 2.1.4 Insta Retail Onboarding - Employment Details

Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.

Note:

The fields marked as **Required** are mandatory.

The following data segments are available in the employment details section.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Salaried	Optional	A salaried employee is a person who works for an organization and receives a fixed and regular compensation for the services provided to the organization.

Table 2-5 Data Segment - Description



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	Self-Employed/ Professional	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

Table 2-5 (Cont.) Data Segment - Description

- 1. On the **Insta Retail Onboarding** screen, click and expand **Employment Details** segment.
- 2. On the Employment Details segment, click Edit on the Salaried widget.
- 3. Click on the 📩 icon to add a salaried employment.

The Salaried screen is displayed.

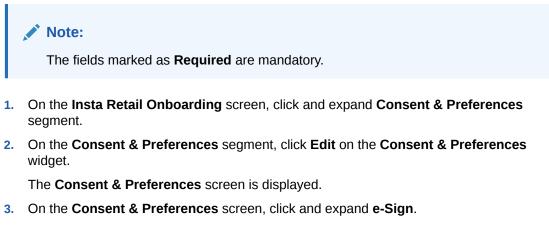
- 4. On the **Salaried** screen, specify the details. For more information on the fields, refer to the Table 1-27 table.
- 5. On the Employment Details segment, click Edit on the Self Employed widget.
- 6. Click icon to add a employed employment.

The Employment screen is displayed.

7. On the **Employment** screen, specify the details. For more information on the fields, refer to the Table 1-28 table.

## 2.1.5 Insta Retail Onboarding - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.



- On e-Sign consent segment, enable toggle to capture e-sign consent of the party. For more information on fields, refer to the Table 1-38 table.
- 5. On the **Consent & Preferences** screen, click and expand **Marketing Communication**.
- 6. On the **Marketing Communication** segment, enable toggle to capture marketing communication consent of the party.



7. Click on the **t**icon on the **Marketing Communication** segment.

The Add Marketing Communication screen is displayed.

- 8. Specify the details on the **Marketing Communication** segment. For more information on fields, refer to the Table 1-39 table.
- 9. On the Consent & Preferences screen, click and expand Privacy Information.
- **10.** On the **Privacy Information** segment, select the check box for the privacy information consents of the party. For more information on fields, refer to the Table 1-40 table.
- 11. On the Consent & Preferences screen, click and expand Minor segment.
- **12.** On **Minor** consent segment, enable toggle to capture minor consent of the party. For more information on fields, refer to the Table 1-41 table.
- 13. On the Consent & Preferences screen, click and expand Tax Consent segment.
- 14. On Tax Consent segment, enable toggle to capture tax consent of the party.

## 2.1.6 Insta Retail Onboarding - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.

Note:

The fields marked as **Required** are mandatory.

1. On the Insta Retail Onboarding screen, click and expand Additional Info segment.

The Additional Info segment is displayed.

2. On the Additional Info segment, click Edit button on the Additional Info widget.

The Additional Info screen is displayed.

- 3. On the Additional Info screen, enable Insider toggle to determine if the customer is an insider.
- 4. Capture insider information. For more information on fields, refer to the Table 1-42 table.
- On the Additional Info segment, enable Special Needs/Disabilitytoggle to determine if the customer has special needs/disability.
- 6. Capture **Special Need/Disability** information. For more information on fields, refer to the Table 1-43 table.
- On the Additional Info segment, enable Politically Exposed Person (PEP) toggle to determine if the customer is a politically exposed person and capture remarks for PEP.
- 8. Capture **Politically Exposed Person (PEP)** information. For more information on fields, refer to the Table 1-44 table.
- On the Additional Info segment, enable Armed Forces toggle to determine if the party is from armed forces.



- **10.** Capture **Armed Forces** information. For more information on fields, refer to the Table 1-45 table.
- 11. On Additional Info segment, enable Financial Institution Data Match (FIDM) toggle to determine if the party is FIDM match.
- 12. Capture Financial Institution Data Match (FIDM) information. For more information on fields, refer to the Table 1-46 table.

## 2.1.7 Insta Retail Onboarding - Membership & Association

Section to add Membership and Association information related to the party.

 Note: The fields marked as Required are mandatory.
 On the Insta Retail Onboarding screen, click and expand Membership & Association segment.

The Membership & Association segment is displayed.

2. On the Membership & Association segment, click Edit button on the Membership & Association widget.

The Membership & Association screen is displayed.

3. Click ticon on the Membership & Association screen.

The Membership pop-up screen is displayed.

4. On the **Membership** screen, specify the details. For more information on the fields, refer to the Table 1-47 table.

## 2.1.8 Insta Retail Onboarding - Financial Information

Section to add financial information related to party including asset, liability, income, and expense.

Financial Information section allows user to capture financial information of the party. The following data segments can be captured in Financial Information section:

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset	Optional	Data segment to capture assets details of the party.
2	Liability	Optional	Data segment to capture liability details of the party.
3	Income	Optional	Data segment to capture income details of the party.
4	Expense	Optional	Data segment to capture expense details of the party.

Table 2-6 Data Segment - Description



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
5	Other Relationship	Optional	Data segment to capture other relationships of the party.
6	Beneficially Owned Company	Optional	Data segment to capture beneficially owned company relations of the party.

Table 2-6 (Cont.) Data Segment - Description

1. On the Insta Retail Onboarding screen, click and expand Financial Information segment.

The Financial Information screen is displayed.

- 2. On the Financial Information screen, click Edit button on the Assets widget.
- 3. On the Assets screen, click Add button.

The Add Assets Details pop-up screen is displayed.

- 4. On Add Assets Details pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-30 table.
- 5. On the Financial Information screen, click Edit button on the Liabilities widget.
- 6. On the Liabilities screen, click Add button.

The Add Liabilities Details pop-up screen is displayed.

- 7. On **Add Liabilities Details** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-31 table.
- 8. On the Financial Information screen, click Edit button on the Income widget.
- 9. On the Income screen, click Add button.

The **Income** pop-up screen is displayed.

- On Income pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-50 table.
- 11. On the Financial Information screen, click Edit button on the Expense widget.
- 12. On the Expense screen, click Add button.

The **Expense** pop-up screen is displayed.

- **13.** On **Expense** pop-up screen, specify the details. For more information on fields, refer to the Table 1-51 table.
- 14. On the Financial Information screen, click Edit button on the Other Relationships widget.
- 15. On the Other Relationships screen, click 💼 icon.

The Relationship with other financial institutions pop-up screen is displayed.

- **16.** On **Relationship with other financial institutions** pop-up screen, specify the details. For more information on fields, refer to the Table 1-52 table.
- 17. On the Financial Information screen, click Edit button on the Beneficially Owned Company widget.



- 18. On the Beneficially Owned Company screen, click 🛨 icon.
  - The Beneficially Owned Company pop-up screen is displayed.
- **19.** On **Beneficially Owned Company** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-53 table.

## 2.2 Insta Party Amendment

Insta Party Amendment feature allows user to amend party using a single screen.

To initiate the insta amendment process:

- 1. On the Homepage, under Party Services, click Insta Party Management.
- 2. Under Insta Party Management, click Amendment.

The Amendment screen is displayed.

#### Figure 2-21 Insta Party Amendment

Menu Item Search Q	Amendment				1.	
< Insta Party Management	Enter CIF					
Onboarding		Q	Advanced Search			
Amendment					Amend Now	Clear
View						

- **3.** Enter CIF number or click **Advance Search** button to search for a CIF number. The following values are available for the advance CIF search:
  - Party ID
  - First Name
  - Middle Name
  - Last Name
  - Data of Birth
  - Unique ID
  - Mobile Number
  - Email
- 4. Click Amend Now.

The Insta Retail Amendment screen is displayed.



Party Information       Review     > Basic Details       > Documents & Images       > Review     > Review       > Review     > Employment Details       > Consent & Reviewnces       > Additional Information       > Hembership & Association       > Financial Profile	Documents
Documents & Images     Relationships     Employment Details     Consent & Preferences     Additional Information     Membership & Association	Screen(1/2
Relationships     Employment Details     Consent & Preferences     Additional Information     Membership & Association	
Employment Details     Consent & Preferences     Additional Information     Membership & Association	
Consent & Preferences     Additional Information     Membership & Association	
Additional information     Membership & Association	
> Membership & Association	
> Financial Profile	
Carrel Head	Save & Close Next

#### Figure 2-22 Insta Retail Amendment

Click and expand each data segment to provide required inputs for the party amendment.

- Insta Party Amendment Basic Details You can amend personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.
- Insta Party Amendment Documents & Images Section to upload party documents including the supporting document and signatures.
- Insta Party Amendment Relationships
   The details about the relationships of the customer to be onboarded are added in
   the Relationship segment. Adding relationship details is beneficial to both the
   customer and the bank during critical events.
- Insta Party Amendment Employment Details
   Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.
- Insta Party Amendment Consent & Preferences
   Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Party Amendment Additional Info Section to add additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Party Amendment Membership & Association
   Section to add Membership and Association information related to the party.
- Insta Party Amendment Financial Information Section to add financial information related to party including asset, liability, income, and expense.



## 2.2.1 Insta Party Amendment - Basic Details

You can amend personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.



Basic details screen captures the following data segments for amendment.

 Table 2-7
 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Basic Info and Citizenship	Mandatory	Data segment to amend the basic personal information of the party.
2	Current Address	Conditional	Data segment to amend current address of the party such as current communication address, current residential address, etc. Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	Previous Address	Optional	Data segment to amend previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per Address Management Maintenance.
			Note: For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.
4	ID Details	Optional	Data segment to amend identity details of the party such as Passport, Driving License, etc.
5	Contact Details	Optional	Data segment to amend contact details of the party such as Mobile, Email, Phone, etc.
6	Tax Declaration	Optional	Data segment to amend tax details of the party such as Form W8-BEN, W9 etc.
7	Educational Qualification	Optional	Data segment to amend educational qualification of the party.
8	Visa Details	Optional	Data segment to amend visa details of the party.
9	Dates	Optional	Data segment to amend key and important dates related to party.
10	Social Profile	Optional	Data segment to amend social profile of the party such as Linkedin, Facebook, etc.

Table 2-7	(Cont.)	Data Segmen	t - Description
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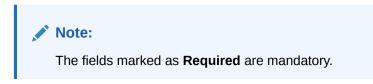
1. On Insta Retail Amendment screen, click and expand the Basic Details segment.

The **Basic Details** segment is displayed.

On the Basic Details segment, click Edit button on each widget to amend the details. For more information on Basic Info & Citizenship, Current Address, Previous Address, ID Details, Contact Details, Tax Declaration, Educational Qualifications, Visa Details, Dates, and Social Profile, refer to the Insta Retail Onboarding - Basic Details section.

## 2.2.2 Insta Party Amendment - Documents & Images

Section to upload party documents including the supporting document and signatures.



The following data segments are available in the **Documents & Images** screen to amend the details of documents and images.

 Table 2-8
 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Supporting Documents	Optional	Data segment to capture supporting documents of the customer.
2	Signatures	Optional	Data segment to capture signatures of the customer.

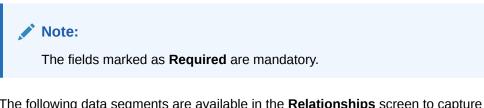
1. On Insta Retail Amendment screen, click and expand the Documents & Images segment.

The Documents & Images segment is displayed.

 On the Documents & Images segment, click Edit button on each widget to amend the details. For more information on the Supporting Documents and Signatures, refer to the Insta Retail Onboarding - Documents & Images section.

## 2.2.3 Insta Party Amendment - Relationships

The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.



The following data segments are available in the **Relationships** screen to capture the basic details of a party.



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Household	Optional	Data Segment to capture household relationships of the party.
2	Power of Attorney	Optional	Data Segment to capture power of attorney relationships of the party.
3	Service Member	Optional	Data Segment to capture service member relationships of the party.
4	Related to Insider	Optional	Data Segment to capture related to insider relationships of the party.
5	Guardian	Conditional	Data Segment to capture guardian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
6	Custodian	Conditional	Data Segment to capture custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
7	Solicitor	Optional	Data Segment to capture solicitor relationships of the party.

Table 2-9 Data Segment - Description

1. On Insta Retail Amendment screen, click and expand the Relationships segment.

The **Relationships** segment is displayed.

On the Relationships segment, click Edit button on each widget to amend the details. For more information on the Household, Power of Attorney, Service Member, Related to Insider, Guardian, Custodian, and Solicitor refer to the Insta Retail Onboarding - Relationships section.

## 2.2.4 Insta Party Amendment - Employment Details

Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.



The fields marked as **Required** are mandatory.

The following data segments are available in the employment details section.



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Salaried	Optional	A salaried employee is a person who works for an organization and receives a fixed and regular compensation for the services provided to the organization.
2	Self-Employed/ Professional	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

 Table 2-10
 Data Segment - Description

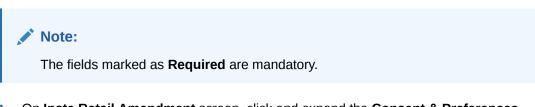
1. On Insta Retail Amendment screen, click and expand the Employment Details segment.

The Employment Details segment is displayed.

 On the Employment Details segment, click Edit button on each widget to amend the details. For more information on the Salaried and Self-Employed refer to the Insta Retail Onboarding - Employment Details section.

## 2.2.5 Insta Party Amendment - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.



1. On Insta Retail Amendment screen, click and expand the Consent & Preferences segment.

The Consent & Preferences segment is displayed.

 On the Consent & Preferences segment, click Edit button on the Consent & Preferences widget. For more information on the Consent & Preferences widget refer to the Insta Retail Onboarding - Consent & Preferences section.

## 2.2.6 Insta Party Amendment - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.



1. On Insta Retail Amendment screen, click and expand the Additional Info segment.

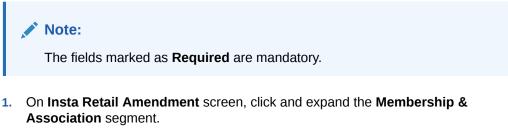


The Additional Info segment is displayed.

2. On the Additional Info segment, click Edit button on the Additional Info widget. For more information on the Additional Info widget, refer to the Insta Retail Onboarding - Additional Info section.

## 2.2.7 Insta Party Amendment - Membership & Association

Section to add Membership and Association information related to the party.

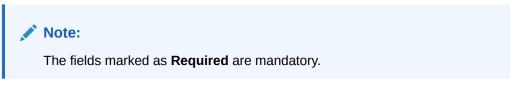


The Membership & Association segment is displayed.

 On the Membership & Association segment, click Edit button on the Membership & Association widget. For more information on the Membership & Association widget, refer to the Insta Retail Onboarding - Membership & Association section.

## 2.2.8 Insta Party Amendment - Financial Information

Section to add financial information related to party including asset, liability, income, and expense.



The following data segments can be captured in Financial Information section to capture party basic details.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset	Optional	Data segment to capture assets details of the party.
2	Liability	Optional	Data segment to capture liability details of the party.
3	Income	Optional	Data segment to capture income details of the party.
4	Expense	Optional	Data segment to capture expense details of the party.

Table 2-11 Data Segment - Description



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
5	Other Relationship	Optional	Data segment to capture other relationships of the party.
6	Beneficially Owned Company	Optional	Data segment to capture beneficially owned company relations of the party.

Table 2-11 (Cont.) Data Segment - Description

1. On Insta Retail Amendment screen, click and expand the Financial Information segment.

The Financial Information segment is displayed.

 On the Financial Information segment, click Edit button on each widget to amend the details. For more information on the Asset, Liability, Income, Expense, Other Relationship, and Beneficially Owned Company refer to the Insta Retail Onboarding -Financial Information section.

## 2.3 Insta Party View

Insta Party View feature allows to view party details using a single screen.

#### To initiate the insta process:

- 1. On the Homepage, under Party Services, click Insta Party Management.
- 2. Under Insta Party Management, click View.

The View screen is displayed.

#### Figure 2-23 Insta Party View

Menu Item Search Q	View
K Insta Party Management	ta Party Management arding Indment Bequired
Onboarding	Q Advanced Search
Amendment	Required View Customer
View	

- **3.** On view screen, enter CIF number or click **Advance Search** to search for a CIF number. The following values are available for the advance CIF search:
  - Party ID
  - First Name
  - Middle Name
  - Last Name
  - Data of Birth
  - Unique ID
  - Mobile Number
  - Email



4. Click View Customer.

The Insta Party View screen is displayed.

- Insta Party View Basic Details
   You can view personal details such as name, date of birth, and address of the customer in the Basic Details screen.
- Insta Party View Documents & Images
   Section to view party documents including the supporting document and signatures.
- Insta Party View Relationships
   The Relationship segment is where customer relationship details are added, which
   benefits both the customer and the bank during critical events.
- Insta Party View Employment Details
   The employment data section records a retail party's employment details, including
   whether they are salaried or self-employed. This information helps banks
   determine professional stability. The section includes the following data segments.
- Insta Party View Consent & Preferences
   Section to view consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Party View Additional Info Section to view additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Party View Membership & Association
   Section to view Membership and Association information related to the party.
- Insta Party View Financial Information Section to view financial information related to party including asset, liability, income, and expense.

## 2.3.1 Insta Party View - Basic Details

You can view personal details such as name, date of birth, and address of the customer in the **Basic Details** screen.

Basic details screen captures the following data segments.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Basic Info and Citizenship	Mandatory	Data segment for basic personal information of the party.
2	Current Address	Conditional	Data segment for current address of the party such as current communication address, current residential address, etc.
3	Previous Address	Optional	Data segment for previous addresses of the party such as previous communication address, previous residential address, etc.

Table 2-12 Data Segment - Description



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
4	ID Details	Optional	Data segment to view identity details of the party such as Passport, Driving License, etc.
5	Contact Details	Optional	Data segment to view contact details of the party such as Mobile, Email, Phone, etc.
6	Tax Declaration	Optional	Data segment to view tax details of the party such as Form W8-BEN, W9 etc.
7	Educational Qualification	Optional	Data segment to view educational qualification of the party.
8	Visa Details	Optional	Data segment to view visa details of the party.
9	Dates	Optional	Data segment to view key and important dates related to party.
10	Social Profile	Optional	Data segment to View social profile of the party such as Linkedin, Facebook, etc.

Table 2-12 (Cont.) Data Segment - Description

1. On Insta Retail View screen, click and expand the Basic Details segment.

The **Basic Details** segment is displayed.

 On the Basic Details segment, click Edit button on each widget to amend the details. For more information on Basic Info & Citizenship, Current Address, Previous Address, ID Details, Contact Details, Tax Declaration, Educational Qualifications, Visa Details, Dates, and Social Profile, refer to the Insta Retail Onboarding - Basic Details section.

## 2.3.2 Insta Party View - Documents & Images

Section to view party documents including the supporting document and signatures.

The following data segments are available in the **Documents & Images** screen to view the details of documents and images.

Table 2-13 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Supporting Documents	Optional	Data segment to view supporting documents of the customer.
2	Signatures	Optional	Data segment to view signatures of the customer.

1. On Insta Retail View screen, click and expand the Documents & Images segment.

The Documents & Images segment is displayed.

 On the Documents & Images segment, click View button on each widget to view the details. For more information on the Supporting Documents and Signatures, refer to the Insta Retail Onboarding - Documents & Images section.



## 2.3.3 Insta Party View - Relationships

The Relationship segment is where customer relationship details are added, which benefits both the customer and the bank during critical events.

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Household	Optional	Data Segment to view household relationships of the party.
2	Power of Attorney	Optional	Data Segment to view power of attorney relationships of the party.
3	Service Member	Optional	Data Segment to view service member relationships of the party.
4	Related to Insider	Optional	Data Segment to view related to insider relationships of the party.
5	Guardian	Conditional	Data Segment to view guardian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
6	Custodian	Conditional	Data Segment to view custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
7	Solicitor	Optional	Data Segment to view solicitor relationships of the party.

Table 2-14 Data Segment - Description

1. On Insta Retail View screen, click and expand the Relationships segment.

The **Relationships** segment is displayed.

On the Relationships segment, click Edit button on each widget to amend the details. For more information on the Household, Power of Attorney, Service Member, Related to Insider, Guardian, Custodian, and Solicitor refer to the Insta Retail Onboarding - Relationships section.



## 2.3.4 Insta Party View - Employment Details

The employment data section records a retail party's employment details, including whether they are salaried or self-employed. This information helps banks determine professional stability. The section includes the following data segments.

Table 2-15	Data Segment - Description
------------	----------------------------

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Salaried	Optional	A salaried employee is an individual who works for an organization and receives a fixed and regular compensation for their services provided to the organization.
2	Self-Employed/ Professional	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

1. On Insta Retail View screen, click and expand the Employment Details segment.

The Employment Details segment is displayed.

 On the Employment Details segment, click Edit button on each widget to amend the details. For more information on the Salaried and Self-Employed refer to the Insta Retail Onboarding - Employment Details section.

## 2.3.5 Insta Party View - Consent & Preferences

Section to view consent and preferences of the party including e-sign, marketing, minor, and tax.

- On Insta Retail View screen, click and expand the Consent & Preferences segment. The Consent & Preferences segment is displayed.
- On the Consent & Preferences segment, click Edit button on the Consent & Preferences widget. For more information on the Consent & Preferences widget refer to the Insta Retail Onboarding - Consent & Preferences section.

## 2.3.6 Insta Party View - Additional Info

Section to view additional information related such as Insider, special needs, PEP, and armed forces details.

1. On Insta Retail View screen, click and expand the Additional Info segment.

The Additional Info segment is displayed.

 On the Additional Info segment, click Edit button on the Additional Info widget. For more information on the Additional Info widget, refer to the Insta Retail Onboarding -Additional Info section.

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## 2.3.7 Insta Party View - Membership & Association

Section to view Membership and Association information related to the party.

1. On Insta Retail View screen, click and expand the Membership & Association segment.

The Membership & Association segment is displayed.

 On the Membership & Association segment, click Edit button on the Membership & Association widget. For more information on the Membership & Association widget, refer to the Insta Retail Onboarding - Membership & Association section.

## 2.3.8 Insta Party View - Financial Information

Section to view financial information related to party including asset, liability, income, and expense.

The following data segments can be captured in Financial Information section to capture party basic details.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset	Optional	Data segment to view assets details of the party.
2	Liability	Optional	Data segment to view liability details of the party.
3	Income	Optional	Data segment to view income details of the party.
4	Expense	Optional	Data segment to view expense details of the party.
5	Other Relationship	Optional	Data segment to view other relationships of the party.
6	Beneficially Owned Company	Optional	Data segment to view beneficially owned company relations of the party.

Table 2-16 Data Segment - Description

1. On Insta Retail View screen, click and expand the Financial Information segment.

The Financial Information segment is displayed.

 On the Financial Information segment, click Edit button on each widget to view the details. For more information on the Asset, Liability, Income, Expense, Other Relationship, and Beneficially Owned Company refer to the Insta Retail Onboarding - Financial Information section.

# 3 KYC Management

Party KYC information refers to the data and details collected by financial institutions to fulfill their Know Your Customer (KYC) obligations. KYC is a regulatory requirement that requires businesses, especially those in the financial industry, to verify and understand the identity of their customers. This process is designed to prevent fraud, money laundering, and other illicit activities by ensuring that financial institutions have accurate and up-to-date information about the individuals or entities they are dealing with.

Financial institutions are required to periodically update and verify this information to ensure its accuracy. KYC processes not only help in meeting regulatory compliance but also contribute to the overall security of the financial system by mitigating the risks associated with financial crimes.

- Create KYC Create KYC process allows user to create a KYC record for the party.
- Update KYC Update KYC process allows user to update or amend a KYC record for the party.
- View KYC
   View KYC process allows user to View or amend a KYC record for the party.

## 3.1 Create KYC

Create KYC process allows user to create a KYC record for the party.

To initiate the Create KYC:

**Note:** The fields marked as **Required** are mandatory.

- 1. On the Homepage, under Party Services, click KYC Management.
- 2. Under KYC Management, click Create.

The Create screen is displayed.

Figure 3-1 KYC Management - Create

Menu Item Search C	Create					
< KYC Management	Party Type	CIF ID				
		•	Q	Advance Search		
		equired			Submit	Clear
					Juonin	Clear

3. Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:



- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email
- 4. Click Submit.

The Standalone KYC Onboarding screen is displayed.

#### Figure 3-2 Standalone KYC Onboarding

Standalone KYC	Onboarding - 000139701	Documents 🖞 🖕 🗙
Party Information	Party Information	Screen(1/2
KYC Information	> Basic Details	
	> Additional Information	
		Cancel Hold Save & Close Next

#### **Basic Details**

- 5. Under the Party Information, click and expand Basic Details segment.
- Under the Basic Details segment, click Edit button on each widget to update the details. For more information on the Basic Info and Citizenship, Current Address, ID Details, and Contact Details widgets, refer to the Onboarding Initiation Basic Details section.

Note: Creation of a KYC record for a minor customer is not allowed.

#### **Additional Information**

- 7. Under the Party Information, click and expand Additional Information segment.
- 8. Under the Additional Information segment, click Edit on the Politically Exposed Person widget.

The Additional Information pop-up screen is displayed.

**9.** On the **Additional Information** pop-up screen, specify the details. For more information on fields, refer to the Insta Retail Onboarding - Additional Info section.



10. Click Next button on the Standalone KYC Onboarding screen.

Oracle Banking Enterprise Party Management supports 13 different KYC checks as below:

- Address Check
- Identity Check
- Police DB Check
- Credit Score Check
- Education Qualification
- Field Verification
- Reference Check
- Suit Filed
- PEP Identification
- AML Check
- FATCA Check
- SDN Check
- Sanction Check

## Note:

The KYC checks are listed during KYC stage, based on KYC maintenance. Refer to the **Party Onboarding Configuration User Guide** for the KYC maintenance details. **PEP Identification** check is displayed, if a customer is determined as Politically Exposed Person (PEP) in the **Additional Info** segment.

The **KYC Information** screen is displayed.

**11.** Click **Verify** button on each KYC check to verify the details. For more information on the fields, refer to the KYC Check section.

## Note:

If any of the **KYC Check** is configured as automated in KYC maintenance, respective, KYC details will be auto populated based on the information provided.

**12**. Click **Submit** after completing all the KYC checks.

The KYC reference number will be generated.

## 3.2 Update KYC

Update KYC process allows user to update or amend a KYC record for the party.

To initiate the update KYC:



Note: The fields marked as Required are mandatory.

- 1. On the Homepage, under Party Services, click KYC Management.
- 2. Under KYC Management, click Update.

The **Update** screen is displayed.

#### Figure 3-3 Update

Menu Item Search Q	Update
< KYC Management	KYIC Reference Number
Update	Amend Now Clear

3. Enter KYC Reference Number or click Search icon to fetch the KYC Reference Number.

Note:	
For more information on the Check section.	KYC Reference Number, refer to the KYC

4. Click Amend Now.

The **Standalone KYC Amend** screen is displayed.

#### **Party Information**

The party information will be available only in the view mode and cannot be amended.

- 5. On the **Standalone KYC Amend** screen, click and expand **Basic Details** segment.
- Under the Basic Details segment, click View on each widget to view the details. For more information on the Basic Info & Citizenship, Current Address, ID Details, and Contact Details, refer to the Onboarding Initiation - Basic Details section.
- 7. On the Standalone KYC Amend screen, click and expand Additional Information segment.
- Under the Basic Details segment, click View on each widget to view the details. For more information on the Politically Exposed Person widget, refer to the Insta Retail Onboarding - Additional Info section.

#### **KYC Information**

9. On the Standalone KYC Amend screen, click Next.

The **KYC Information** screen is displayed.

 Click Edit icon on the each widget to update the KYC details. For more information on the fields, refer to the KYC Check section.



## 3.3 View KYC

View KYC process allows user to View or amend a KYC record for the party.

To initiate the View KYC:

- 1. On the Homepage, under Party Services, click KYC Management.
- 2. Under KYC Management, click View.

The View screen is displayed.

Figure 3-4 View KYC

Menu Item Search Q	View
KYC Management	KYC Reference Number
Create	View KYC Clear
Update View	

3. Enter KYC Reference Number or click Search icon to fetch the KYC Reference Number.

 Note:
For more information on the <b>KYC Reference Number</b> , refer to the <b>Create KYC</b> section.

4. Click View Now.

The **Standalone KYC View** screen is displayed.

#### **Party Information**

The party information will be available only in the view mode and cannot be amended.

- 5. On the Standalone KYC Amend screen, click and expand Basic Details segment.
- Under the Basic Details segment, click View on each widget to view the details. For more information on the Basic Info & Citizenship, Current Address, ID Details, and Contact Details, refer to the Onboarding Initiation - Basic Details section.
- 7. On the **Standalone KYC View** screen, click and expand **Additional Information** segment.
- 8. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Politically Exposed Person** widget, refer to the Insta Retail Onboarding Additional Info section.

#### **KYC Information**

9. On the Standalone KYC Amend screen, click Next.

The **KYC Information** screen is displayed.

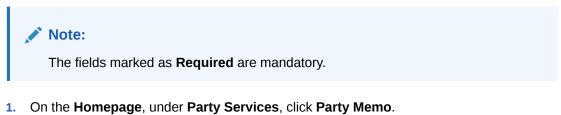
 Click Edit icon on each widget to View the KYC details. For more information on the fields, refer to the KYC Check section.



# 4 Party Memo

Party memo feature is to support capturing of notes and memos related to a party.

To initiate the party memo process:



The **Party Memo** screen is displayed.

Figure 4-1	Party Memo
------------	------------

CIF ld: 0038597         CIF ld: 0031055         CIF ld: 003095           Party ld:         Party ld:         Party ld:           Memo ld: MEM0000152962         Memo ld: MEM0000152961         Memo ld: MEM0000152963           Start Date: 2020-03-26         Start Date: 2020-03-26         Start Date: 2020-03-26	CIF Ic Party	: 000131055
Expiry Date: 2020-03-20 Start Date: 2020-03-20-20-20-20-20-20-20-20-20-20-20-20-20-	Start	
	0	
CIF Id: 003095         CIF Id: 458165         CIF Id: 002918           Party Id:         Party Id:         Party Id:           Weno Id: MEM0000152352         Memo Id: MEM0000152355         Memo Id: MEM0000152324           Start Date: 2020-05-26         Start Date: 2023-10-30         Start Date: 2023-10-31           Expiry Date: 2020-05-26         Expiry Date: 2022-10-31         Expiry Date: 2023-10-31	Party Mem Start	I: 002870 I Id: o Id: MEMO000132204 Date: 2020-03-26 y Date: 2023-10-31
Page 1 of 6 (1-8 of 43 items)  < ∢ 1 2 3 4 5 6 ▶ 3		
Page 1 of 6 (1-8 of 43 items) (< < 1 2 3 4 5 6 > >)		

On the Party Memo screen, click icon.
 The Add Memo pop-up screen is displayed.

IF Id	Memo Type	Memo Category	
Q	-		
Required Advanced Search	Required	Require	ed
tart Date	Expiry Date		
t			
Required			
lemo			



3. On the **Add Memo** pop-up screen, specify the details about a memo. For more information fields, refer to the field description table.

Field	Description	
CIF Id	Enter CIF ID of the party.	
Мето Туре	<ul> <li>Select the memo type the list of values. The available options are:</li> <li>Information</li> <li>Action</li> </ul>	
	Note: The list of values can be configured through entity maintenance.	
Memo Category	<ul> <li>Select the category of a memo from the list of values. The available options are:</li> <li>Warning</li> <li>Override</li> </ul>	
	Note: The list of values can be configured through entity maintenance.	
Start Date	Select start date of a memo.	
Expiry Date	Select expiry date of a memo.	
Memo	Specify the content of a memo.	

Table 4-1 Add Memo - Field Description

4. Click Add to save memo for the party.



Click **Reset** to clear all the fields.



# 5 Last Contact Date

The **Last Contact Date** feature allows user to view when a customer has contacted financial institution last time.

The **Last Contact Date** is updated automatically as when a party is inquired or amended in party management or any other product such as account origination, account servicing, etc.,

The Last Contact Date is available in the Retail View section.



## 6

# Straight Through Processing for Onboarding Requests Received from Channels

Configurations are available for the onboarding requests received from channels to allow straight-through processing of retail onboarding and handoff to the core system without waiting for any manual intervention.

#### Configurations

The details of the configuration parameters are as follows:

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates whether the straight- through processing is allowed for retail onboarding requests received from the channels that are subject to other mandatory information being available in the request. Accepted values are:	TRUE
	TRUE - Straight-through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation.	
	FALSE - Straight-through processing for Retail Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from the channel.	
CHANNEL_CONFIRMATION_R EQUIRED	This parameter indicates whether confirmation from the channel is required before handoff to the core system. Accepted values are:	FALSE
	TRUE – The system will wait for a confirmation from the channels before triggering the handoff to the core system	
	FALSE – The system will go ahead with the handoff to the core system without waiting for any confirmation from the channels	

#### Table 6-1 Configuration Details

#### Process

On receiving the retail onboarding request from channels, the system will validate the configuration parameters as stated in the above table. If straight-through processing is allowed (STP\_FLAG is set to TRUE), the system validates if all the mandatory information including the KYC details are available in the request. The following cases are applicable:



Table 6-2	Applicable	Cases
-----------	------------	-------

Use Case	Description
Quick Onboarding	This case will be a quick onboarding with minimal attributes, equivalent to Quick Initiation. Further enrichment and KYC check for such requests can be done by a bank user.
Detailed Onboarding without KYC Check	This case will cover onboarding from the channel with full customer details without KYC checks. Such requests shall fall under the KYC stage. Bank users can pick such requests and complete the remaining stages - <i>KYC</i> , <i>Review</i> , and <i>Approval</i> .
Detailed Onboarding with KYC Check (Straight- through processing)	In this case, the channel will capture and pass on all the mandatory information and KYC details. This shall be treated as straight-through processing if STP_FLAG is set to TRUE and the Party details shall be handed over to the core system without the need of any manual intervention.



# 7 Onboarding a Customer with No KYC Details

This topic provides the information about the onboarding a customer with No KYC Details.

For requests originating from self-service channels where KYC details are not provided, the customer onboarding process needs to be completed without the KYC details to allow opening instantaneous accounts. In these cases, the system allows onboarding a new customer without the KYC details.

The customer onboarding request received from the channel will contain a flag to indicate that this request is for onboarding a customer with no KYC details.

A grace period will be allowed to the customer during which the customer can submit the KYC-related documents to the bank. The duration of the grace period will be configurable and can be set as per the need of the Bank. If the customer submits all the KYC documents within the grace period, the KYC status updates as compliant, subject to verification of the details provided.

However, if the customer fails to submit the required documents within the stipulated timeframe, then the system will generate a notification a few days before the expiration of the grace period. The duration for generation of notification and frequency for generation of notification will be configurable. This notification can be used to prompt the customer for furnishing the KYC details before the end of the grace period. If the customer still fails to submit the documents, the KYC status for such customers is updated as *Non-Compliant*, and the same will be sent to the back-office product processor.

#### Note:

Oracle Banking Enterprise Party Management will only be generating the notification. Capturing this notification to send correspondence to the customer shall be taken up as an implementation activity.



# 8 Duplication Check (De-dupe Check)

Duplication check (De-dupe Check) screen is to check for the duplication in the party.

System will check for duplicate customers (Dedupe Check).

- If there is no duplicate customer existed in the system, then system creates unique party ID.
- If there is a duplicate customer/s existed in the system, then system will display the list of customers with same name. User will have facility to
  - Discard the Customer Onboarding or
  - Go ahead and **save** it or
  - **Cancel** and go back to previous screen

For example, if there is a customer by name "Vinay" and user will try to create a customer with the same name again. Then the system will display duplicate record as below.

#### Figure 8-1 Duplication Check

Juplication Check								
following matching in	cords are fo	and. Please verify						
Business Type	CIF	Party ID	Nome	ID / Registration Number	Date of Birth / Registration Date	Status		
Individual		000039053	VINAY		1992-02-06	IN, PROGRESS		
rage 1 of 1 (1	of 1 items)	$ C  = C [1] \Rightarrow$	10					
ornments *								
Comments *								

- Dedupe check will fetch the matches found against the
  - Information of existing customers present in the system
  - Information of the customers for whom the onboarding application was denied/ rejected
- By default, the system validates based on customer first name. If other attributes required for dedupe check that can be configured.
- Dedupe check will be performed as a service.



# A Regional Configuration

The regional configuration for the several fields are explained below.

## **Basic Info and Citizenship**

The regional configuration for **Basic Info and Citizenship** data segment is appended as below.

Field	Product	Regional Configu	ration	Data Type &
	Configuration	US	Rest of the World	Length
Title	Mandatory	Mandatory	Mandatory	VARCHAR2 (36)
First Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Middle Name	Optional	Optional	Optional	VARCHAR2 (255)
Last Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Short Name	Optional	Optional	Optional	VARCHAR2 (36)
Maiden Name	Optional	Optional	Optional	VARCHAR2 (255)
Name In Local Language	Optional	Optional	Optional	VARCHAR2 (255)
Date of Birth	Mandatory	Mandatory	Mandatory	DATE (7)
Occupation	Optional	Optional	Optional	VARCHAR2 (255)
Staff	Optional	Optional	Optional	VARCHAR2 (1)
Gender	Optional	Optional	Mandatory	VARCHAR2 (255)
Marital Status	Optional	Optional	Mandatory	VARCHAR2 (255)
National ID	Optional	Optional	Optional	VARCHAR2 (255)
Customer Category	Optional	Optional	Mandatory	VARCHAR2 (255)
Customer Segment	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Customer Access Group	Optional	Optional	Optional	VARCHAR2 (10)
Profession	Optional	Optional	Optional	VARCHAR2 (50)
Relationship Manager ID	Optional	Optional	Optional	VARCHAR2 (255)
Photo	Optional	Optional	Optional	BLOB (4000)
Birth Country	Optional	Optional	Mandatory	VARCHAR2 (255)
Nationality	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Citizenship by	Optional	Optional	Optional	VARCHAR2 (255)
Resident Status	Optional	Mandatory	Optional	VARCHAR2 (36)
Country of Residence	Optional	Mandatory	Optional	VARCHAR2 (255)
Preferred Language	Optional	Optional	Mandatory	VARCHAR2 (255)

Table A-1 Basic Info and Citizenship



Field	Product	<b>°</b>		Data Type &
	Configuration	US Rest of	Rest of the World	Length
Preferred Currency	Optional	Optional	Mandatory	VARCHAR2 (255)
Risk Level	Optional	Optional	Mandatory	VARCHAR2 (255)
Purpose	Optional	Optional	Mandatory	VARCHAR2 (255)

#### **ID Details**

The regional configuration for **ID Details** data segment is appended as below.

Table A-2	ID Details
-----------	------------

Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
ID Туре	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
ID Status	Optional	Mandatory	Mandatory	VARCHAR2 (250)
Unique ID	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Place of Issue	Optional	Optional	Optional	VARCHAR2 (250)
Valid From	Optional	Optional	Optional	DATE (7)
Valid Till	Optional	Optional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)
Preferred	Optional	Optional	Optional	VARCHAR2 (1)

## **Contact Details**

The regional configuration for **Contact Details** data segment is appended as below.

Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
ISD Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Mobile Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Email Id	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)

Table A-3 Contact Details



# **Current Address**

The regional configuration for **Current Address** data segment is appended as below.

Field	Product	Regional Configur	ation	Data Type &
	Configuration	US	Rest of the World	Length
Address Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Location	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Address Since	Mandatory	Mandatory	Mandatory	DATE (7)
Address Line 1 / Building Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Address Line 2 / Street Name	Optional	Optional	Mandatory	VARCHAR2 (255)
Address Line 3 / City / Town Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
State / Country Sub Division	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Country	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Zip Code / Post Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Department	Optional	Optional	Optional	VARCHAR2 (70)
Sub Department	Optional	Optional	Optional	VARCHAR2 (70)
Building Number	Optional	Optional	Optional	VARCHAR2 (16)
Floor	Optional	Optional	Optional	VARCHAR2 (70)
Post Box	Optional	Optional	Optional	VARCHAR2 (70)
Room	Optional	Optional	Optional	VARCHAR2 (70)
Town Location Name / Locality	Optional	Optional	Optional	VARCHAR2 (255)
District Name	Optional	Optional	Optional	VARCHAR2 (35)
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

Table A-4 Current Address

## **Previous Address**

The regional configuration for **Previous Address** data segment is appended as below.

		Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Address Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Location	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Address From	Mandatory	Mandatory	Mandatory	DATE (7)



Field	Product	Regional Configur	ation	Data Type &
	Configuration	US	Rest of the World	Length
Address To	Mandatory	Mandatory	Mandatory	DATE (7)
Address Line 1 / Building Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Address Line 2 / Street Name	Optional	Optional	Mandatory	VARCHAR2 (255)
Address Line 3 / City / Town Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
State / Country Sub Division	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Country	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Zip Code / Post Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Department	Optional	Optional	Optional	VARCHAR2 (70)
Sub Department	Optional	Optional	Optional	VARCHAR2 (70)
Building Number	Optional	Optional	Optional	VARCHAR2 (16)
Floor	Optional	Optional	Optional	VARCHAR2 (70)
Post Box	Optional	Optional	Optional	VARCHAR2 (70)
Room	Optional	Optional	Optional	VARCHAR2 (70)
Town Location Name / Locality	Optional	Optional	Optional	VARCHAR2 (255)
District Name	Optional	Optional	Optional	VARCHAR2 (35)
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

Table A-5 (Cont.) Previous Address

#### **Tax Declaration**

The regional configuration for **Tax Declaration** data segment is appended as below.

	Table	A-6	Tax Declaration
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Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Form Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Valid From	Optional	Mandatory	Optional	DATE (7)
Valid Till	Optional	Conditional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

# Visa Details

The regional configuration for Visa Details data segment is appended as below.



Field			Data Type &	
	Configuration	US	Rest of the World	Length
Country Of Visa	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Class/Type Of Visa	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Visa Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Port Of Issue	Optional	Optional	Optional	VARCHAR2 (250)
Visa Issue Date	Optional	Optional	Optional	DATE (7)
Visa Expiry Date	Optional	Optional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

Table A-7 Visa Details

#### Dates

The regional configuration for **Dates** data segment is appended as below.

#### Table A-8 Dates

Field	Product	Regional Configura	ation	Data Type &
Configuration	US	Rest of the World	Length	
Date Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Date	Optional	Optional	Optional	DATE (7)

#### **Social Profile**

The regional configuration for **Social Profile** data segment is appended as below.

Table	A-9	Social	Profile

Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Facebook	Optional	Optional	Optional	VARCHAR2 (255)
Twitter	Optional	Optional	Optional	VARCHAR2 (255)
Instagram	Optional	Optional	Optional	VARCHAR2 (255)
Linkedin	Optional	Optional	Optional	VARCHAR2 (255)
Blog	Optional	Optional	Optional	VARCHAR2 (255)
Tumblr	Optional	Optional	Optional	VARCHAR2 (255)

# **Educational Qualification**

The regional configuration for **Educational Qualification** data segment is appended as below.



Field	Product Regional Configuration		uration	Data Type &
	Configuration	US	Rest of the World	Length
Education Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Course	Mandatory	Mandatory	Mandatory	VARCHAR2 (55)
Specialization	Optional	Optional	Optional	VARCHAR2 (55)
University/ Institute	Optional	Optional	Optional	VARCHAR2 (105)
Date of Completion	Mandatory	Mandatory	Mandatory	DATE (7)
ls Highest Degree	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)

Table A-10	Educational	Qualification
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#### **Household Relationship**

The regional configuration for **Household Relationship** data segment is appended as below.

# Table A-11 Household Relationship

Field	Product	<b>J</b>		Data Type &
	Configuration	US	Rest of the World	Length
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Is Dependent	Mandatory	Mandatory	Mandatory	VARCHAR (2)

## **Power or Attorney Relationship**

The regional configuration for **Power or Attorney Relationship** data segment is appended as below.

Table A-12	Power or Attorney	y Relationship
------------	-------------------	----------------

Field	Product	Regional Configuration		Data Type &	
	Configuration	US	Rest of the World	Length	
Associated Since	Mandatory	Mandatory	Mandatory	DATE (7)	
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (2)	

#### Service Member Relationship

The regional configuration for **Service Member Relationship** data segment is appended as below.



Iable A-13 Service Member Relationship	Table A-13	Service Member Relationship
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Field	Product	Regional Configura	ation	Data Type &
Configuration	US	Rest of the World	Length	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
MLA Covered	Mandatory	Mandatory	Mandatory	VARCHAR (2)

#### **Related to Insider Relationship**

The regional configuration for **Related to Insider Relationship** data segment is appended as below.

Table A-14 Related to Insider Relationship

Field	Product	Regional Configura	ation	Data Type &
Configuration	US	Rest of the World	Length	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)

#### Guardian

The regional configuration for Guardian data segment is appended as below.

#### Table A-15 Guardian

Field	Product	Regional Configura	Data Type &	
	Configuration	US	Rest of the World	Length
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)

# Custodian

The regional configuration for Custodian data segment is appended as below.

Table A-16 Custodian

Field	Product	Regional Configura	Data Type &	
	Configuration	US	Rest of the World	Length
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)

# Solicitor

The regional configuration for **Solicitor** data segment is appended as below.



Table A-17 Solicitor

Field Product Configuration	Regional Con	Regional Configuration		
	US	Rest of the World	Length	
Registration Number	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)
Remarks	Optional	Optional	Optional	VARCHAR (255)

# Salaried

The regional configuration for **Salaried** data segment is appended as below.

Table A-18 Salaried

Field	Product	Regional Conf	iguration	Data Type &
	Configuration	US	Rest of the World	Length
Employer Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employer Name	Optional	Optional	Optional	VARCHAR2 (105)
Employer Description	Optional	Optional	Optional	VARCHAR2 (256)
Organization Category	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Demographics	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employee type	Optional	Optional	Optional	VARCHAR2 (3)
Employee ID	Optional	Optional	Optional	VARCHAR2 (21)
Employment Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
Employment End Date	Optional	Optional	Optional	DATE (7)
Grade	Optional	Optional	Optional	VARCHAR2 (105)
Designation	Optional	Optional	Optional	VARCHAR2 (105)
I currently work in this role	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Industry type	Optional	Optional	Optional	VARCHAR2 (4)

# Self Employed

The regional configuration for **Self Employed** data segment is appended as below.



Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Profession Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Profession Description	Optional	Optional	Optional	VARCHAR2 (255)
Company / Firm Name	Optional	Optional	Optional	VARCHAR2 (255)
Registration Number	Optional	Optional	Optional	VARCHAR2 (255)
Professional Email ID	Optional	Optional	Optional	VARCHAR2 (255)
From Date	Mandatory	Mandatory	Mandatory	DATE (7)
To Date	Optional	Optional	Optional	DATE (7)

## Table A-19 Self Employed

# E-Sign

The regional configuration for **E-Sign** data segment is appended as below.

# Table A-20 E-Sign

Field	ield Product Configuration	Regional Configura	Data Type &	
		US	Rest of the World	Length
E-Sign Consent	Optional	Optional	Optional	VARCHAR2 (1)

#### **Marketing Communication**

The regional configuration for **Marketing Communication** data segment is appended as below.

 Table A-21
 Marketing Communication

Field	ield Product Configuration	Regional Configur	Data Type &	
		US	Rest of the World	Length
Consent to receive Marketing,Promot ional,Sales and other	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Channel	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Contact	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred Time	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)

# **Privacy Information**

The regional configuration for **Privacy Information** data segment is appended as below.



Field	Product	Regional Configuration		Data Type & Length
Configuration	US	Rest of the World		
Privacy Information	Optional	Optional	Optional	VARCHAR2 (255)

#### Table A-22 Privacy Information

#### **Minor Consent**

The regional configuration for Minor Consent data segment is appended as below.

Table A-23 Minor Consent

Field	d Product Configuration	Regional Configu	Data Type &	
		US	Rest of the World	Length
Minor Consent	Optional	Optional	Optional	DATE (7)

### Insider

The regional configuration for **Insider** data segment is appended as below.

# Table A-24 Insider

1	Product	Regional Configu	Regional Configuration	
	Configuration	US	Rest of the World	Length
Insider	Optional	Optional	Optional	VARCHAR2 (1)
Role	Optional	Optional	Optional	VARCHAR2 (250)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

#### **Special Needs**

The regional configuration for Special Needs data segment is appended as below.

#### Table A-25 Special Needs

Field Product Configuration	Regional Configuration		Data Type &	
	US	Rest of the World	Length	
Special Need/ Disable	Optional	Optional	Optional	VARCHAR2 (1)
Details of Special Need	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)



Table A-25	(Cont.) Special Needs
------------	-----------------------

	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Remarks (Special Need)	Optional	Optional	Optional	VARCHAR2 (250)

## Politically Exposed Person (PEP)

The regional configuration for **Politically Exposed Person (PEP)** data segment is appended as below.

 Table A-26
 Politically Exposed Person (PEP)

Field	Product Regional Configurat		ation	Data Type &
	Configuration	US	Rest of the World	Length
Politically Exposed Person (PEP)	Optional	Optional	Optional	VARCHAR2 (1)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

## Armed Forces

The regional configuration for Armed Forces data segment is appended as below.

Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Armed Forces	Optional	Optional	Optional	VARCHAR2 (1)
Service Branch	Optional	Optional	Optional	VARCHAR2 (250)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)
Employee Id	Mandatory	Mandatory	Mandatory	VARCHAR2 (21)
MLA Covered	Optional	Optional	Optional	VARCHAR2 (1)
Unit Name	Optional	Optional	Optional	VARCHAR2 (250)
Order Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
End Date	Mandatory	Mandatory	Mandatory	DATE (7)
Notification Date	Mandatory	Mandatory	Mandatory	DATE (7)

# Table A-27 Armed Forces

#### Armed Forces

The regional configuration for Armed Forces data segment is appended as below.



Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Institution Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Institution Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (30)
Membership Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (30)
Membership Since	Mandatory	Mandatory	Mandatory	DATE (7)
Membership Upto	Mandatory	Mandatory	Mandatory	DATE (7)

## Table A-28 Armed Forces

### **Total Income & Net-worth**

The regional configuration for **Total Income & Net-worth** data segment is appended as below.

## Table A-29 Total Income & Net-worth

Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Total Income Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Total Income Value	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Total Networth Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Total Networth Value	Mandatory	Mandatory	Mandatory	NUMBER (22)

## Assets & Liabilities

The regional configuration for **Assets & Liabilities** data segment is appended as below.

Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Asset Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)



1	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Liability Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)

Table A-30 (Cont.) Assets & Liabilities

# Income & Expense

The regional configuration for **Income & Expense** data segment is appended as below.

Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
Income Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Frequency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)
Expense Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Frequency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)

Table A-31 Income & Expense

### **Other Relationship**

The regional configuration for **Other Relationship** data segment is appended as below.

Table A-32Other Relationship

Field	Product	Regional Configur	Data Type &	
	Configuration	US	Rest of the World	Length
Institution Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Relationship Type	Optional	Optional	Optional	VARCHAR2 (3)
Relationship worth	Optional	Optional	Optional	NUMBER (22)
Relationship worth Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Relationship Since	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Relationship worth Currency	Optional	Optional	Optional	VARCHAR2 (3)



# **Beneficially Owned Company**

The regional configuration for **Beneficially Owned Company** data segment is appended as below.

Product **Regional Configuration** Field Data Type & Configuration Length US Rest of the World Mandatory VARCHAR2 **Company Name** Mandatory Mandatory (250) VARCHAR2 Location Optional Optional Optional (250) Percentage Mandatory VARCHAR2 Mandatory Mandatory Holding (250) Annual Income Optional Optional Optional VARCHAR2 Currency (255) **Annual Income** Optional Optional Optional VARCHAR2 Amount (250) VARCHAR2 Line of Optional Optional Optional **Business** (250)

Table A-33 Beneficially Owned Company



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